



Bank Holding Company Performance Report December 31, 2009

BHC Name BANK OF AMERICA CORPORATION

City/State CHARLOTTE, NC

Bank Holding Company Information

RSSD Number: 1073757

Federal Reserve District: 5

Consolidated Assets (\$000): 2,224,539,279

Peer Group Number: 1 Number in Peer Group: 77

Number of Bank Subsidiaries: 5

Peer Group Number	Description
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- | | |
|---|--|
| 1 | Consolidated assets equal to or greater than \$10 billion |
| 2 | Consolidated assets between \$3 billion and \$10 billion |
| 3 | Consolidated assets between \$1 billion and \$3 billion |
| 4 | Consolidated assets between \$500 million and \$1 billion |
| 5 | Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6) |
| 6 | Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7) |
| 7 | Consolidated assets less than \$150 million (valid only prior to March 2003) |
| 9 | Atypical and second-tier bank holding companies |

ADDRESS:

BANK OF AMERICA CORPORATION
100 NORTH TRYON STREET
CHARLOTTE, NC 28255

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FR BHCP
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Summary Ratios

	12/31/2009			12/31/2008			12/31/2007			12/31/2006			12/31/2005		
Average assets (\$000)	2,441,969,882			1,845,130,085			1,603,650,004			1,467,484,154			1,269,544,906		
Net income (\$000)	6,276,005			4,007,548			14,981,646			21,133,276			16,464,985		
Number of BHCs in peer group	77			71			66			68			69		
EARNINGS AND PROFITABILITY	BHC	Peer 1	Pct												
PERCENT OF AVERAGE ASSETS:															
Net interest income (TE).....	2.01	2.77	19	2.65	2.88	27	2.38	3	19	2.37	3.09	17	2.47	3.08	18
+ Non-interest income	2.56	1.98	69	1.54	1.60	56	1.81	1.64	64	2.65	1.91	75	2.08	2.03	58
- Overhead expense	2.73	3.29	30	2.25	3.29	20	2.32	2.96	25	2.43	2.97	24	2.26	3.07	17
- Provision for loan and lease losses	1.98	1.84	58	1.46	1.17	70	0.52	0.36	76	0.34	0.15	84	0.32	0.15	81
+ Securities gains (losses).....	0.38	0.01	92	-0.18	-0.12	27	0.07	-0.02	92	0.01	-0.01	75	0.06	0.01	84
+ Other tax equiv adjustments.....	0.00	0.00	83	0.00	0.00	5	0.00	0.00	95	0.00	0.00	15	-0.03	0.00	4
= Pretax net oper income (TE)	0.24	-0.33	55	0.30	-0.14	50	1.41	1.31	47	2.26	1.83	76	2	1.93	51
Net operating income.....	0.26	-0.32	56	0.22	-0.23	54	0.93	0.86	47	1.44	1.18	73	1.30	1.24	54
Net income.....	0.26	-0.30	57	0.22	-0.25	52	0.93	0.87	47	1.44	1.21	71	1.30	1.25	52
Net income (sub S adjusted)															
PERCENT OF AVG EARNING ASSETS:															
Interest income (TE)	3.79	4.60	16	5.44	5.66	29	6.39	6.82	25	6.05	6.60	18	5.21	5.66	20
Interest expense	1.46	1.49	48	2.46	2.41	58	3.71	3.44	70	3.37	3.16	68	2.45	2.21	74
Net interest income (TE).....	2.33	3.08	19	2.98	3.23	29	2.68	3.34	19	2.67	3.42	20	2.76	3.45	18
LOSSES, ALLOW, AND PAST DUE + NONACCR:															
Net Ln&Ls losses / Avg loans & leases	3.35	2.28	75	1.73	1.10	76	0.80	0.38	85	0.68	0.23	91	0.83	0.28	91
Earnings coverage of net losses (X).....	1.57	1.86	58	1.93	2.64	45	4.52	13.40	28	8.15	33.33	29	6.25	22.73	26
Ln&Ls allowance / Total Lns&Ls not held-for-sale.....	4.06	2.78	80	2.48	1.88	81	1.33	1.25	59	1.28	1.14	68	1.40	1.18	80
Ln&Ls allowance / Total loans & leases.....	3.87	2.72	76	2.40	1.82	80	1.28	1.22	58	1.25	1.11	62	1.37	1.13	80
Nonaccr Lns&Ls + ORE / Lns&Ls + ORE.....	4.52	4.35	57	2.31	2.42	55	0.65	1.08	29	0.27	0.57	26	0.28	0.48	31
30-89 days PD Lns&Ls / Total Lns&Ls (confidential prior to March 2001).....	2.19	1.47	79	2.50	1.58	81	1.40	1.03	77	1.09	0.81	78	0.88	0.69	77
LIQUIDITY AND FUNDING:															
Net noncore funding dependence.....	43.93	32.63	73	57.44	37.52	83	55.43	41.09	80	53.17	37.63	78	47.62	37.84	72
Net ST noncore funding dependence	14.03	9.76	60	41.83	22.45	87	43.61	26.17	92	42.95	23.42	92	37.28	23.55	81
Net loans and leases/total assets	41.52	56.54	20	51.47	61.91	20	52.13	63.85	20	48.81	62.66	20	44.68	60.09	20
CAPITALIZATION:															
Tier 1 leverage ratio.....	6.91	8.51	24	6.31	8.31	22	5.04	7.42	7	6.36	7.79	17	5.91	7.44	11
Equity capital / Total assets	10.40	9.74	56	9.72	9.24	51	8.53	9.31	40	9.24	9.22	49	7.84	8.88	34
Equity capital + minority int/total assets.....	10.43	10.02	52	9.81	9.52	51	8.67	9.42	40	9.27	9.34	49	7.87	9.10	30
Net Loans&Ls / Equity capital (X)	3.99	5.97	17	5.30	6.96	23	6.11	7.17	24	5.28	6.97	17	5.70	6.97	25
Cash dividends / Net income	77.49	60.25	74	287.63	71.23	92	72.60	50.49	75	45.72	36.79	57	46.67	39.81	66
Cash dividends / Net income (sub S adj)															
Retained earnings / Avg equity cap	0.58	-5.95	60	-4.56	-7.64	40	3	3.67	35	8.79	8.58	49	8.80	8.40	51
GROWTH RATES:															
Assets.....	22.09	0.66	90	5.89	8.45	50	17.56	9.64	84	13.09	10.23	69	16.39	10.53	78
Equity capital	30.72	3.64	91	20.60	12.10	61	8.53	5.41	67	33.23	13.41	89	1.29	8.19	15
Net loans and leases	-1.50	-5.88	66	4.55	6.33	43	25.55	9.86	89	23.54	11.64	88	10.90	12.96	51
Noncore funding	9.49	-16.96	91	4.17	10.33	40	22.55	16.28	67	16.08	16.97	52	43.83	16.22	90
PARENT COMPANY RATIOS:															
Short-term debt / Equity capital	11.90	3.51	84	24.72	3.65	90	31.99	3.73	94	26.19	3.12	97	23.90	2.55	95
Long-term debt / Equity capital	61.31	18.26	87	76.20	12.03	94	76.56	11.89	94	63.73	11.77	95	69.78	12.45	94
Equity investment in subs / Equity cap	109.78	110.07	58	108.90	105.96	63	128.19	112.58	85	124.77	110.24	85	119.85	108.78	85
Cash FR op + noncash + op exp / Op exp + div.....	170.29	89.17	83	124.07	95.72	73	138.16	138.88	61	140.49	134.43	55	102.75	147.51	25

BUSINESS COMBINATION USING PURCHASE METHOD OF ACCOUNTING. EARNINGS OF ACQUIRED COMPANY REPORTED ONLY FROM DATE OF PURCHASE.

Income Statement—Revenues and Expenses

(\$000)	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005	Percent Change
						1-yr
Interest and fees on loans	52,125,062	59,621,849	59,307,776	48,402,411	34,344,345	-12.57
Income from lease financing receivables	1,022,755	877,866	936,554	1,085,615	1,114,195	16.50
Fully taxable income on loans and ls.....	52,819,567	60,169,534	59,929,750	49,317,207	35,267,841	-12.22
Tax exempt income on loans and ls.....	328,250	330,181	314,580	170,819	190,699	-0.58
Est tax benefit on inc on loans & ls.....	553,988	473,016	835,141	538,859	657,054	17.12
Income on loans and leases (TE)	53,701,805	60,972,731	61,079,471	50,026,885	36,115,594	-11.92
Investment interest income (TE).....	14,127,007	14,791,904	11,565,585	12,562,628	11,664,001	-4.50
Interest on due from depository inst.....	706,161	385,844	459,920	473,988	401,805	83.02
Interest income on other earning assets	11,402,510	13,080,446	17,969,269	15,769,737	11,063,182	-12.83
Total interest income (TE).....	79,937,483	89,230,925	91,074,245	78,833,238	59,244,582	-10.42
Interest on time deposits of \$100K or more.....	1,568,415	3,899,253	3,911,342	2,754,093	1,715,289	-59.78
Interest on time deposits < \$100K.....	3,801,397	4,574,235	4,859,702	4,021,197	3,000,928	-16.90
Interest on foreign office deposits.....	533,086	2,751,984	4,764,960	3,493,201	1,803,281	-80.63
Interest on other deposits.....	1,903,828	4,024,498	4,561,507	4,211,601	2,972,664	-52.69
Interest on other borrowings & trad liab.....	21,523,419	23,393,481	32,736,379	28,062,748	17,003,051	-7.99
Interest on sub debt & mand conv sec	1,477,033	1,680,397	2,041,749	1,451,586	1,394,046	-12.10
Total interest expense.....	30,807,178	40,323,848	52,875,639	43,994,426	27,889,259	-23.60
Net interest income (TE).....	49,130,305	48,907,077	38,198,606	34,838,812	31,355,323	0.46
Non-interest income	62,550,188	28,424,503	28,974,240	38,901,427	26,371,031	120.06
Adjusted operating income (TE).....	111,680,493	77,331,580	67,172,846	73,740,239	57,726,354	44.42
Overhead expense.....	66,702,425	41,427,424	37,203,152	35,675,157	28,674,781	61.01
Provision for loan and lease losses	48,366,518	26,922,629	8,358,868	5,008,167	4,010,904	79.65
Securities gains (losses).....	9,281,763	-3,349,131	1,066,870	174,625	718,557	391.95
Other tax equivalent adjustments.....	1	-10,464	12,018	-2	-419,687	
Pretax net operating income (TE).....	5,893,314	5,621,932	22,689,714	33,231,538	25,339,539	4.83
Applicable income taxes.....	-1,916,293	419,627	5,942,142	10,839,974	8,014,822	
Tax equivalent adjustments	1,300,835	1,183,700	1,749,334	1,224,035	832,570	9.90
Applicable income taxes (TE).....	-615,458	1,603,327	7,691,476	12,064,009	8,847,392	
Minority interest	232,767	11,057	16,592	34,253	27,162	2,005.16
Net operating income.....	6,276,005	4,007,548	14,981,646	21,133,276	16,464,985	56.60
Net extraordinary gains (losses).....	0	0	0	0	0	
Net income	6,276,005	4,007,548	14,981,646	21,133,276	16,464,985	56.60
MEMORANDA:						
Net inc-BHC & noncontrol (minority) int.....	6,508,772	4,018,605	14,998,238	21,167,529	16,492,147	61.97
Investment securities income (TE)	14,127,007	14,791,904	11,565,585	12,562,628	11,664,001	-4.50
U.S. Treasury and agency sec (excl MBS).....	585,887	80,988	171,350	94,287	47,720	623.42
Mortgage-backed securities.....	9,897,651	10,866,938	7,977,606	10,217,369	9,811,963	-8.92
All other securities	3,643,469	3,843,978	3,416,629	2,250,972	1,804,318	-5.22
Cash dividends declared	4,863,006	11,526,801	10,876,609	9,661,504	7,683,527	-57.81
Common	325,847	10,255,777	10,694,564	9,639,477	7,665,469	-96.82
Preferred.....	4,537,159	1,271,024	182,045	22,027	18,058	256.97
						29,096.65

Relative Income Statement and Margin Analysis

	12/31/2009			12/31/2008			12/31/2007			12/31/2006			12/31/2005		
	BHC	Peer 1	Pct												
PERCENT OF AVERAGE ASSETS:															
Interest income (TE).....	3.27	4.14	14	4.84	5.06	26	5.68	6.13	19	5.37	5.95	17	4.67	5.08	20
Less: Interest expense.....	1.26	1.35	46	2.19	2.16	55	3.30	3.08	68	3	2.85	68	2.20	1.98	74
Equals: Net interest income (TE).....	2.01	2.77	19	2.65	2.88	27	2.38	3	19	2.37	3.09	17	2.47	3.08	18
Plus: Non-interest income.....	2.56	1.98	69	1.54	1.60	56	1.81	1.64	64	2.65	1.91	75	2.08	2.03	58
Equals: Adj operating income (TE).....	4.57	4.72	48	4.19	4.54	44	4.19	4.68	32	5.02	4.97	47	4.55	5.15	28
Less: Overhead Expense	2.73	3.29	30	2.25	3.29	20	2.32	2.96	25	2.43	2.97	24	2.26	3.07	17
Less: Provision for loan & lease losses.....	1.98	1.84	58	1.46	1.17	70	0.52	0.36	76	0.34	0.15	84	0.32	0.15	81
Plus: Realized G/L on HTM securities	0.00	0.00	10	0.00	0.00	6	0.00	0.00	2	0.00	0.00	5	0.00	0.00	2
Plus: Realized G/L on AFS securities	0.38	0.02	92	-0.18	-0.10	27	0.07	-0.02	92	0.01	-0.01	75	0.06	0.01	85
Plus: Other tax equiv adjustments.....	0.00	0.00	83	0.00	0.00	5	0.00	0.00	95	0.00	0.00	15	-0.03	0.00	4
Equals: Pretax net oper income (TE).....	0.24	-0.33	55	0.30	-0.14	50	1.41	1.31	47	2.26	1.83	76	2	1.93	51
Less: Applicable income taxes (TE).....	-0.03	0.02	43	0.09	0.10	44	0.48	0.44	50	0.82	0.63	79	0.70	0.66	52
Less: Minority interest.....	0.01	0.00	82	0.00	0.00	73	0.00	0.00	68	0.00	0.01	69	0.00	0.01	65
Equals: Net operating income.....	0.26	-0.32	56	0.22	-0.23	54	0.93	0.86	47	1.44	1.18	73	1.30	1.24	54
Plus: Net extraordinary items.....	0.00	0.00	52	0.00	0.00	51	0.00	0.00	50	0.00	0.01	44	0.00	0.00	50
Equals: Net income.....	0.26	-0.30	57	0.22	-0.25	52	0.93	0.87	47	1.44	1.21	71	1.30	1.25	52
Memo: Net income (last four qtrs)	0.26	-0.30	57	0.22	-0.25	52	0.93	0.85	49	1.44	1.21	71	1.30	1.25	52
Net inc-BHC & noncontrol (minority) interest.....	0.27	-0.30	58	0.22	-0.29	51	0.94	0.88	46	1.44	1.22	71	1.30	1.27	52
MARGIN ANALYSIS:															
Avg earning assets / Avg assets.....	86.46	90.41	11	88.90	89.66	36	88.90	89.70	41	88.85	90.22	37	89.59	89.84	41
Avg int-bearing funds / Avg assets	60.50	74.42	10	67.68	77.28	11	68.44	76.48	13	67.04	75.80	14	66.30	74.48	15
Int income (TE) / Avg earning assets.....	3.79	4.60	16	5.44	5.66	29	6.39	6.82	25	6.05	6.60	18	5.21	5.66	20
Int expense / Avg earning assets.....	1.46	1.49	48	2.46	2.41	58	3.71	3.44	70	3.37	3.16	68	2.45	2.21	74
Net int inc (TE) / Avg earning assets	2.33	3.08	19	2.98	3.23	29	2.68	3.34	19	2.67	3.42	20	2.76	3.45	18
YIELD OR COST:															
Total loans and leases (TE).....	5.33	5.33	55	6.49	6.12	77	7.56	7.37	59	7.45	7.24	63	6.59	6.25	75
Interest-bearing bank balances.....	0.66	0.53	71	5.60	2.23	90	6.46	5.42	72	5.53	5.07	65	5.16	3.49	82
Fed funds sold & reverse repos.....	1.18	0.48	86	2.59	2.40	69	4.97	5.19	23	4.46	5.08	10	2.96	3.24	21
Trading assets	2.95	1.48	76	4.28	2.64	73	4.69	3.45	65	4.53	2.87	68	3.92	2.44	76
Total earning assets.....	3.72	4.54	16	5.37	5.61	27	6.27	6.76	20	5.95	6.52	20	5.10	5.58	18
Investment securities (TE).....	4.92	4.12	80	5.46	4.97	83	5.77	5.27	85	5.22	4.94	69	5.23	4.42	90
U.S. Treasury & agency sec (excl MBS).....	3.43	2.52	75	3.01	4.25	20	13.03	5.95	89	3.47	4.48	11	2.39	3.64	2
Mortgage-backed securities.....	4.83	4.51	70	5.11	4.84	72	4.87	4.89	50	5.32	4.71	86	4.77	4.31	82
All other securities	6.49	5.83	64	8.39	6.64	80	11.39	7.87	83	7.89	8.24	62	8.42	7.48	71
Interest-bearing deposits	1.07	1.49	26	2.39	2.44	45	3.33	3.57	31	2.92	3.22	31	2.07	2.13	44
Time deposits of \$100K or more.....	1.20	2.32	11	3.43	3.55	37	4.40	4.96	11	3.93	4.43	15	2.90	3.10	25
Time deposits < \$100K.....	3.24	2.63	78	3.93	3.54	68	5.03	4.47	87	4.80	3.96	89	4.26	2.90	97
Other domestic deposits	0.49	0.74	21	1.34	1.47	38	1.79	2.50	17	1.66	2.26	23	1.12	1.41	32
Foreign deposits	0.65	0.74	56	2.71	2.20	80	4.60	4.23	60	4.06	4.23	40	2.91	2.79	41
Fed funds purchased and repos.....	0.96	1.06	66	2.51	2.39	59	5.20	4.62	86	4.67	4.53	59	3.61	3.10	88
Other borrowed funds & trading liab.....	2.74	2.47	57	3.43	3.38	51	4.74	4.64	46	4.71	4.51	57	3.48	3.51	48
All interest-bearing funds.....	2.09	1.82	67	3.23	2.84	70	4.82	4.04	86	4.47	3.77	85	3.31	2.65	84

BHC Name BANK OF AMERICA CORPORATION

FR BHCPR

RSSD Number 1073757

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City/State CHARLOTTE, NC

FR Dist: 5 Peer: 1

Non-interest Income & Expenses

	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
NON-INTEREST INCOME & EXPENSES: (\$000)					
Total non-interest income	62,550,188	28,424,503	28,974,240	38,901,427	26,371,031
Fiduciary activities income.....	1,650,821	1,634,154	1,145,026	1,208,677	1,192,088
Service charges on dep accts - domestic.....	8,451,000	10,838,480	9,501,906	8,579,577	7,816,828
Trading revenue.....	12,067,117	-5,327,067	-5,014,500	3,166,325	1,811,712
Investment banking fees and commissions.....	15,834,181	5,755,915	6,876,276	6,021,395	4,622,632
Insurance activities revenue.....	2,759,959	1,822,499	630,485	542,233	258,532
Venture capital revenue.....	-2,558	27,182	85,114	1,911,038	2,434,976
Net servicing fees.....	5,920,114	5,564,786	2,955,934	11,192,725	3,399,524
Net securitization income.....	369,276	3,156,606	4,115,459	142,670	114,667
Net gain (loss) - sales of Ins, OREO, oth.....	7,293,591	-1,274,097	3,515,287	1,718,667	467,445
Other non-interest income	8,206,687	6,226,045	5,163,253	4,418,120	4,252,627
Total overhead expenses.....	66,702,425	41,427,424	37,203,152	35,675,157	28,674,781
Personnel expense	31,528,214	18,627,799	19,095,752	18,210,732	15,053,939
Net occupancy expense	7,361,800	5,283,458	4,427,473	4,154,687	3,786,515
Goodwill impairment losses.....	0	0	0	0	2
Amortization exp & impairmt loss (oth).....	1,977,527	1,834,019	1,675,749	1,755,340	809,233
Other operating expenses	25,834,884	15,682,148	12,004,178	11,554,398	9,025,092
Fee income on mutual funds & annuities	1,281,401	1,874,018	2,116,594	1,786,783	1,577,308
MEMORANDA:					
Assets under mgmt propety mut fndns & annuit	211,387,091	261,032,783	290,074,305	257,732,649	221,497,050
Number of equivalent employees.....	283,717	240,202	209,461	203,407	176,634
Average personnel expense per employee.....	111.13	77.55	91.17	89.53	85.23
Average assets per employee	8,607.06	7,681.58	7,656.08	7,214.52	7,187.43

	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct
ANALYSIS RATIOS:															
Mutual fund fee inc / Non-int income	2.05	2.76	44	6.59	3.70	81	7.31	4.25	81	4.59	3.57	62	5.98	4	71
Overhead exp / NII + non-int income.....	60.43	73.72	29	54.41	74.45	9	56.85	63.90	23	49.20	60.93	8	50.78	60.83	12
PERCENT OF AVERAGE ASSETS:															
Total overhead expense.....	2.73	3.29	30	2.25	3.29	20	2.32	2.96	25	2.43	2.97	24	2.26	3.07	17
Personnel expense	1.29	1.43	37	1.01	1.43	22	1.19	1.52	26	1.24	1.61	24	1.19	1.65	21
Net occupancy expense.....	0.30	0.37	30	0.29	0.38	25	0.28	0.39	17	0.28	0.40	17	0.30	0.42	20
Other operating expenses.....	1.14	1.43	51	0.95	1.38	34	0.85	1.01	38	0.91	0.94	44	0.77	0.99	22
Overhead less non-interest income	0.17	1.26	15	0.70	1.57	13	0.51	1.25	10	-0.22	1.04	8	0.18	0.96	14
PERCENT OF ADJ OPER INCOME (TE):															
Total overhead expense.....	59.73	72.77	28	53.57	73.76	12	55.38	63.22	23	48.38	60.19	8	49.67	59.98	12
Personnel expense	28.23	31.25	28	24.09	32.11	13	28.43	32.37	22	24.70	32.03	14	26.08	31.93	14
Net occupancy expense.....	6.59	8.15	28	6.83	8.68	22	6.59	8.55	20	5.63	8.03	11	6.56	8.01	22
Other operating expenses.....	24.90	32.78	51	22.65	32.88	41	20.37	22.03	46	18.05	19.46	40	17.04	19.78	28
Total non-interest income.....	56.01	38.87	79	36.76	32.11	63	43.13	33.61	77	52.75	36.13	82	45.68	38.01	72
Fiduciary activities income	1.48	3.15	48	2.11	4.48	50	1.70	4.52	40	1.64	4.66	39	2.07	5.19	40
Serv charges dom deposit accts.....	7.57	7.15	48	14.02	7.53	93	14.15	7.59	95	11.63	6.77	85	13.54	7.11	91
Trading revenue	10.81	2.21	91	-6.89	0.00	11	-7.47	0.20	5	4.29	1.15	88	3.14	1.03	87
Investment banking fees & commissns.....	14.18	3.63	92	7.44	3.28	86	10.24	3.28	89	8.17	3.04	88	8.01	3.71	84
Insurance activities revenue	2.47	1.19	85	2.36	1.05	83	0.94	1.21	56	0.74	1.24	49	0.45	1.49	34
Venture capital revenue	0.00	-0.06	30	0.04	-0.02	81	0.13	0.23	70	2.59	0.19	97	4.22	0.18	98
Net servicing fees	5.30	1.62	83	7.20	0.77	93	4.40	0.82	91	15.18	0.68	98	5.89	1.12	92
Net securitization income.....	0.33	0.17	84	4.08	0.17	94	6.13	0.31	94	0.19	0.37	79	0.20	0.24	84
Net gain (loss) - sales Ins, OREO, oth	6.53	0.04	91	-1.65	0.25	12	5.23	0.97	94	2.33	1.36	73	0.81	1.60	44
Other non-interest income	7.35	14.55	25	8.05	11.79	30	7.69	11.14	32	5.99	10.74	24	7.37	10.86	34
Overhead less non-interest income	3.72	33.13	15	16.81	41.10	16	12.25	29.32	11	-4.38	22.96	8	3.99	21.29	14
Appl inc taxes / Pretax NOI (TE)	-32.52	21.50	7	7.46	24.76	13	26.19	28.98	21	32.62	30.50	62	31.63	31.62	46
Appl inc tax + TE / Pretax NOI + TE	-10.44	29.41	5	28.52	31.86	30	33.90	32.86	51	36.30	34.13	72	34.92	34.72	55

Assets

(\$000)	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005	Percent Change	
						1-yr	5-yr
Real estate loans.....	542,939,023	541,131,597	504,558,347	404,433,950	327,113,042	0.33	81.34
Commercial and industrial loans	165,589,221	188,845,918	176,878,613	125,175,066	112,296,393	-12.32	74.86
Loans to individuals.....	175,281,157	171,792,606	163,817,256	139,868,991	102,924,828	2.03	92.23
Loans to depository inst & oth banks accept.....	5,448,169	4,704,102	4,848,652	949,782	727,846	15.82	369.58
Agricultural loans.....	1,511,970	1,601,725	1,561,258	1,630,387	2,027,948	-5.60	-12.29
Other loans and leases.....	70,097,385	52,726,813	56,855,058	51,362,390	41,218,053	32.94	67.40
Less: Unearned income.....	0	0	0	0	0		
Loans & leases, net of unearned income	960,866,925	960,802,761	908,519,184	723,420,566	586,308,110	0.01	81.28
Less: Allow for loan & lease losses.....	37,199,747	23,071,345	11,587,506	9,016,024	8,045,229	61.24	331.24
Net loans and leases	923,667,178	937,731,416	896,931,678	714,404,542	578,262,881	-1.50	77.15
Debt securities over 1 year.....	265,065,873	254,624,321	190,615,435	186,399,945	214,219,899	4.10	39.35
Mutual funds and equity securities	13,991,217	20,171,018	26,510,148	10,768,356	5,792,449	-30.64	97.41
Subtotal	1,202,724,268	1,212,526,755	1,114,057,261	911,572,843	798,275,229	-0.81	67.34
Interest-bearing bank balances.....	108,391,914	8,152,905	7,094,645	8,149,249	8,666,002	1,229.49	1,194.84
Federal funds sold & reverse repos.....	202,673,463	82,478,022	129,551,751	135,478,329	149,784,917	145.73	121.84
Debt securities 1 year or less	45,021,197	20,505,732	21,886,587	5,059,153	7,061,516	119.55	878.26
Trading assets	258,345,715	198,203,368	200,721,102	177,067,306	156,336,212	30.34	112.29
Total earning assets.....	1,817,312,482	1,522,222,075	1,473,311,346	1,237,326,880	1,120,123,876	19.39	92.36
Non-int cash and due from dep inst.....	35,471,190	32,503,906	43,130,803	37,383,397	37,001,035	9.13	18.73
Premises, xed assets, & cap leases.....	15,499,595	13,160,934	11,226,562	9,255,396	7,785,772	17.77	106.18
Other real estate owned	2,236,428	2,059,645	553,516	216,210	261,962	8.58	418.72
Invest in unconsolidated subsidiaries.....	20,570,070	9,660,390	9,464,394	8,661,333	7,045,281	112.93	246
Intangible and other assets	333,449,514	242,461,078	183,001,802	170,842,269	122,101,745	37.53	169.99
Total assets.....	2,224,539,279	1,822,068,028	1,720,688,423	1,463,685,485	1,294,319,671	22.09	100.05
Quarterly average assets	2,423,253,986	1,958,040,872	1,733,598,290	1,499,571,991	1,305,056,219	23.76	110.26
Average loans and leases (YTD).....	1,006,706,996	939,166,857	807,511,522	671,249,747	547,798,710	7.19	108.68
MEMORANDA:							
Loans held-for-sale.....	43,873,974	31,453,887	34,424,365	18,539,388	13,605,834	39.49	473.31
Loans not held-for-sale.....	916,992,951	929,348,874	874,094,819	704,881,178	572,702,276	-1.33	75.54
RE loans secured by 1-4 family.....	443,224,631	428,782,259	394,835,247	316,728,425	250,411,147	3.37	87.95
Commercial real estate loans	96,898,463	103,515,530	102,087,662	83,005,189	70,324,490	-6.39	64.96
Construction and land development	36,821,300	40,367,795	33,860,313	21,669,465	20,485,074	-8.79	127.81
Multifamily.....	8,889,381	9,556,082	11,659,198	6,680,199	5,598,131	-6.98	188.27
Nonfarm nonresidential.....	51,187,782	53,591,653	56,568,151	54,655,525	44,241,285	-4.49	29.61
RE loans secured by farmland	1,834,989	1,631,282	1,454,438	1,262,101	1,010,639	12.49	62.08
Total investment securities	324,234,212	295,656,364	239,012,170	202,227,454	227,073,864	9.67	60.59
U.S. Treasury securities.....	19,783,302	764,191	642,229	574,761	593,568	2,488.79	3,078.65
U.S. agency securities (excl MBS)	3,246,906	3,883,009	138,640	1,599,604	2,144,519	-16.38	1,316.86
Municipal securities	15,497,388	11,283,475	14,510,010	6,619,353	4,809,245	37.35	274.02
Mortgage-backed securities.....	234,482,027	226,326,234	174,011,237	164,602,005	197,152,586	3.60	32.82
Asset-backed securities.....	28,577,231	24,585,411	15,538,749	10,308,978	4,447,108	16.24	1,202.81
Other debt securities.....	8,656,141	8,643,026	7,661,157	7,754,397	12,134,389	0.15	-21.86
Mutual funds and equity securities	13,991,217	20,171,018	26,510,148	10,768,356	5,792,449	-30.64	97.41
Available-for-sale securities.....	314,396,519	294,974,063	238,437,545	202,186,875	227,026,596	6.58	55.97
U.S. Treasury securities.....	19,783,302	764,191	642,229	574,761	593,568	2,488.79	3,091.41
U.S. agency securities (excl MBS)	3,246,906	3,883,009	138,640	1,599,604	2,144,519	-16.38	1,316.86
Municipal securities	15,250,583	11,281,542	14,497,185	6,580,257	4,766,324	35.18	298.45
Mortgage-backed securities.....	234,473,136	226,325,917	174,010,916	164,602,005	197,152,586	3.60	32.81
Asset-backed securities.....	19,070,234	23,980,360	15,060,309	10,307,495	4,442,761	-20.48	773.77
Other debt securities.....	8,581,141	8,568,026	7,578,118	7,754,397	12,134,389	0.15	-22.53
Mutual funds and equity securities	13,991,217	20,171,018	26,510,148	10,768,356	5,792,449	-30.64	97.41
Held-to-mat sec appreciation (depr).....	-156,110	0	0	-116	-656		
Available-for-sale sec appr (depr)	3,652,237	-2,634,451	10,089,115	-4,809,805	-4,996,181		203.83
Structured notes, fair value.....	9,386,191	8,363,058	0	0	0	12.23	
Pledged securities	122,707,813	158,939,475	107,440,031	83,785,005	113,137,409	-22.80	169.69

Liabilities and Changes in Capital

(\$000)	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005	Percent Change
						1-yr
Demand deposits.....	99,634,282	87,268,153	75,789,264	66,270,401	68,261,460	14.17
NOW, ATS and transaction accounts	33,902,295	11,154,975	12,818,865	13,210,923	12,713,521	203.92
Time deposits (excl brokered dep) < \$100K.....	82,723,177	120,128,725	112,191,936	90,211,296	69,857,004	-31.14
MMDA and other savings accounts.....	580,317,528	428,286,848	382,554,689	349,620,743	360,642,392	35.50
Other non-interest-bearing deposits.....	0	2,285,248	0	0	0	-100
Core deposits.....	796,577,282	649,123,949	583,354,754	519,313,363	511,474,377	22.72
Time deposits of \$100K or more	99,432,080	136,593,362	105,143,332	80,460,606	52,996,504	-27.21
Foreign deposits.....	81,404,597	92,014,053	117,723,600	94,054,296	70,927,899	-11.53
Federal funds purchased and repos.....	255,185,338	206,597,636	221,409,580	217,526,549	240,655,282	23.52
Secured federal funds purchased.....	0	0	0	0	0	113.12
Commercial paper.....	13,130,859	37,986,670	55,595,815	41,223,018	24,967,492	-65.43
Other borrowings w/rem mat of 1 yr or less.....	99,401,942	170,910,285	168,949,413	118,876,665	99,794,072	-41.84
Other borrowings w/rem mat over 1 year	320,786,437	157,978,466	107,325,266	81,296,345	56,343,485	103.06
Brokered deposits < \$100K	16,062,437	6,554,919	123,100	0	0	145.04
Noncore funding	885,403,690	808,635,391	776,270,106	633,437,479	545,684,734	9.49
Trading liabilities.....	106,112,531	82,377,471	100,386,535	83,815,133	65,802,749	28.81
Subordinated notes and debentures + TPS	74,418,184	58,171,119	55,373,985	46,302,318	36,014,580	27.93
Other liabilities	130,001,327	45,049,629	56,103,829	45,185,172	33,430,465	188.57
Total liabilities	1,992,513,014	1,643,357,559	1,571,489,209	1,328,053,465	1,192,406,905	21.25
Minority interest.....	582,392	1,658,692	2,395,802	360,527	380,108	-64.89
EQUITY CAPITAL:						
Perpetual preferred stock (incl surplus).....	37,208,167	37,701,095	4,409,017	2,850,774	271,386	-1.31
Common stock.....	86,502	50,174	44,378	44,582	39,997	72.40
Common surplus	128,647,488	76,715,673	60,283,484	61,529,272	41,652,773	67.69
Retained earnings.....	71,232,681	73,823,354	81,392,639	79,023,784	67,552,011	-3.51
Less: Treasury stock.....	0	0	0	0	0	
Accumulated other comprehensive income.....	-5,619,017	-10,825,035	1,128,707	-7,711,173	-7,556,417	
Other equity capital components	-111,948	-413,484	-454,813	-465,746	-427,092	
Total equity capital	231,443,873	177,051,777	146,803,412	135,271,493	101,532,658	30.72
Total liabilities and capital.....	2,224,539,279	1,822,068,028	1,720,688,423	1,463,685,485	1,294,319,671	22.09
MEMORANDA:						
Non-interest-bearing deposits.....	277,279,389	218,708,442	192,436,534	185,135,154	187,521,609	26.78
Interest-bearing deposits	716,197,007	665,577,841	613,908,252	508,693,111	447,877,171	7.61
Total deposits	993,476,396	884,286,283	806,344,786	693,828,265	635,398,780	12.35
LT debt that reprices in 1 year	101,750,897	62,995,966	63,144,000	45,126,877	23,795,906	61.52
Eq cap & noncontrol (minority) interest.....	232,026,265	178,710,469	149,199,214	135,632,020	101,912,766	29.83
CHANGES IN EQUITY CAPITAL:						
Equity capital, prev year-end as amended.	177,051,777	146,803,412	135,271,493	101,532,658	100,234,653	
Accounting restatements	70,829	0	-1,735,261	0	0	
Net income.....	6,276,005	4,007,548	14,981,646	21,133,276	16,464,985	
Net sale of new perpetual preferred stock	-13,752,711	33,242,078	1,557,336	2,579,388	0	
Net sale of new common stock.....	31,773,079	16,479,312	-1,235,057	-9,534,757	-2,688,660	
Chgs incident to mergers and absorptions	29,109,241	0	0	29,377,187	0	
Less: Dividends declared.....	4,863,006	11,526,801	10,876,609	9,661,504	7,683,527	
Change in other comprehensive income	5,206,018	-11,953,742	8,839,880	-154,755	-4,792,087	
Sale of Treasury stock	0	0	0	0	0	
Less: Purchase of Treasury stock.....	0	0	0	0	0	
Changes in debit to ESOP liability	0	0	0	0	0	
Other adjustments to equity capital	572,641	-30	-16	0	-2,706	
Equity capital, ending balance	231,443,873	177,051,777	146,803,412	135,271,493	101,532,658	

BHC Name BANK OF AMERICA CORPORATION

RSSD Number 1073757

City/State CHARLOTTE, NC

FR Dist: 5 Peer: 1

FR BHCP
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Percent Composition of Assets

	12/31/2009			12/31/2008			12/31/2007			12/31/2006			12/31/2005		
	BHC	Peer 1	Pct												
PERCENT OF TOTAL ASSETS:															
Real estate loans.....	24.41	35.36	25	29.70	39.94	23	29.32	40.85	20	27.63	39.85	20	25.27	37.12	22
Commercial and industrial loans	7.44	11.27	26	10.36	12.88	36	10.28	12.72	37	8.55	11.89	28	8.68	11.36	40
Loans to individuals.....	7.88	5.10	75	9.43	4.82	81	9.52	5.33	77	9.56	5.36	76	7.95	5.62	64
Loans to depository institutions and other bank acceptances.....	0.24	0.05	88	0.26	0.07	81	0.28	0.09	82	0.06	0.11	69	0.06	0.11	65
Agricultural loans.....	0.07	0.16	55	0.09	0.19	52	0.09	0.21	49	0.11	0.21	56	0.16	0.20	62
Other loans and leases.....	3.15	3.12	56	2.89	2.95	51	3.30	3.26	55	3.51	3.17	63	3.18	3.45	55
Net loans and leases	41.52	56.54	20	51.47	61.91	20	52.13	63.85	20	48.81	62.66	20	44.68	60.09	20
Debt securities over 1 year.....	11.92	15.11	41	13.97	13.43	62	11.08	13.05	38	12.73	13.87	50	16.55	17.30	45
Mutual funds and equity securities	0.63	0.19	87	1.11	0.17	94	1.54	0.24	92	0.74	0.26	85	0.45	0.24	78
Subtotal	54.07	73.34	16	66.55	76.41	18	64.74	77.94	16	62.28	77.54	18	61.68	79.60	12
Interest-bearing bank balances.....	4.87	4.56	64	0.45	2.87	34	0.41	0.50	67	0.56	0.55	72	0.67	0.69	75
Federal funds sold & reverse repos.....	9.11	1.55	88	4.53	0.98	90	7.53	2.24	85	9.26	2.68	86	11.57	2.18	90
Debt securities 1 year or less	2.02	2.93	56	1.13	3.11	43	1.27	3.17	38	0.35	3.12	18	0.55	1.65	40
Trading assets	11.61	1.68	91	10.88	1.58	93	11.67	1.34	92	12.10	1.15	94	12.08	1.51	92
Total earning assets.....	81.69	87.34	11	83.54	87.65	13	85.62	87.60	25	84.54	88.10	15	86.54	87.92	34
Non-int cash and due from dep inst.....	1.59	1.70	51	1.78	1.90	51	2.51	2.28	64	2.55	2.38	63	2.86	2.74	58
Other real estate owned	0.10	0.31	30	0.11	0.23	34	0.03	0.10	25	0.01	0.06	28	0.02	0.04	40
All other assets.....	16.71	10.88	87	14.67	10.29	86	11.87	9.97	71	12.91	9.34	81	10.60	9.23	65
MEMORANDA:															
Short-term investments.....	16.01	11.09	74	6.10	8.53	58	9.21	6.96	73	10.16	8.04	73	12.79	5.73	85
U.S. Treasury securities.....	0.89	0.65	71	0.04	0.19	54	0.04	0.14	50	0.04	0.32	31	0.05	0.46	25
U.S. agency securities (excl MBS)	0.15	1.64	32	0.21	1.81	33	0.01	2.38	13	0.11	3.46	18	0.17	3.19	22
Municipal securities	0.70	1.21	50	0.62	1.16	45	0.84	1.13	55	0.45	1.07	44	0.37	0.89	42
Mortgage-backed securities.....	10.54	11.09	48	12.42	10.36	66	10.11	9.64	55	11.25	9.68	62	15.23	11.62	67
Asset-backed securities.....	1.28	0.62	76	1.35	0.41	81	0.90	0.35	79	0.70	0.22	85	0.34	0.25	78
Other debt securities.....	0.39	0.93	61	0.47	0.69	69	0.45	0.75	67	0.53	0.60	71	0.94	0.74	74
Loans held-for-sale	1.97	0.58	89	1.73	0.61	86	2	1.05	76	1.27	1.13	66	1.05	1.16	65
Loans not held-for-sale	41.22	57.42	20	51.01	62.40	22	50.80	63.43	16	48.16	61.96	20	44.25	59.35	20
RE loans secured by 1-4 family	19.92	14.30	71	23.53	15.33	80	22.95	16.28	77	21.64	16.64	71	19.35	17.72	61
Revolving	5.30	3.70	69	6.19	3.92	73	5.55	3.71	73	5.24	3.86	69	4.72	4.51	58
Closed-end, sec by 1st liens	13.32	8.87	78	15.41	9.57	80	16.13	10.54	80	15.65	10.76	75	13.94	11.62	70
Closed-end, sec by junior liens	1.30	1.14	57	1.94	1.43	69	1.27	1.76	46	0.75	1.67	30	0.69	1.38	34
Commercial real estate loans	4.36	18.89	19	5.68	22.33	12	5.93	22.22	13	5.67	20.91	14	5.43	17.20	18
Construction and land dev	1.66	5.01	29	2.22	7.28	22	1.97	8.05	16	1.48	7.45	15	1.58	5.51	20
Multifamily	0.40	1.53	19	0.52	1.53	22	0.68	1.35	34	0.46	1.55	23	0.43	1.22	25
Nonfarm nonresidential	2.30	11.67	19	2.94	12.74	11	3.29	11.82	11	3.73	11.02	15	3.42	9.86	20
RE loans secured by farmland	0.08	0.35	42	0.09	0.33	37	0.08	0.27	40	0.09	0.23	46	0.08	0.21	45

BHC Name BANK OF AMERICA CORPORATION

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Loan Mix and Analysis of Concentrations of Credit

	12/31/2009			12/31/2008			12/31/2007			12/31/2006			12/31/2005		
	BHC	Peer_1	Pct												
LOAN MIX, PERCENT OF GROSS LOANS & LEASES:															
Real estate loans.....	56.51	58.46	37	56.32	62.33	33	55.54	62.08	29	55.91	61.98	33	55.79	60.26	34
RE loans secured by 1–4 family	46.13	42.22	89	44.63	24.29	88	43.46	25.69	88	43.78	26.62	86	42.71	29.55	80
Revolving	12.27	6.03	79	11.73	5.99	81	10.51	5.64	82	10.60	5.88	79	10.43	7.07	68
Closed-end.....	33.85	17.22	88	32.89	17.70	88	32.95	19.66	86	33.18	20.25	84	32.28	21.93	78
Commercial real estate loans	10.08	30.31	17	10.77	34.36	11	11.24	33.44	13	11.47	31.92	15	11.99	27.42	20
Construction and land dev	3.83	7.64	34	4.20	10.73	26	3.73	11.93	16	3	11.10	18	3.49	8.61	25
1–4 family	0.68	1.61	30	1.03	2.72	26	1.32	3.46	22						
Other	3.15	5.66	35	3.17	7.63	29	2.40	7.98	16						
Multifamily	0.93	2.65	21	0.99	2.33	22	1.28	2.05	47	0.92	2.44	28	0.95	2	28
Nonfarm nonresidential	5.33	19.03	17	5.58	19.86	8	6.23	17.83	10	7.56	16.60	18	7.55	15.76	21
Owner-occupied	1.53	7.03	23	1.79	7.95	16	1.54	6.97	14						
Other	3.79	10.87	16	3.78	10.92	12	4.69	10.03	20						
RE loans secured by farmland.....	0.19	0.56	47	0.17	0.49	43	0.16	0.40	44	0.17	0.34	52	0.17	0.31	54
Loans to depository institutions and other bank acceptances.....	0.57	0.12	88	0.49	0.15	84	0.53	0.20	82	0.13	0.18	72	0.12	0.21	68
Commercial and industrial loans	17.23	19.19	41	19.66	20.29	45	19.47	19.89	52	17.30	18.82	47	19.15	18.75	54
Loans to individuals	18.24	9.41	80	17.88	8	83	18.03	8.39	80	19.33	8.68	84	17.55	9.50	81
Credit card loans.....	7.40	1.71	87	8.46	1.39	90	8.89	1.26	91	10.01	1.18	91	10.05	1.33	91
Agricultural loans	0.16	0.25	60	0.17	0.29	55	0.17	0.31	50	0.23	0.33	60	0.35	0.32	68
Other loans and leases.....	7.30	7.72	69	5.49	5.21	56	6.26	5.48	65	7.10	6.21	69	7.03	7.24	64
LOAN & LEASE PERCENT OF TOTAL RISK BASED CAPITAL:															
Real estate loans.....	239.99	368.49	27	320.78	407.28	30	377.59	451.84	27	322.96	427.26	23	327.44	413.42	28
RE loans secured by 1–4 family	195.91	149.09	75	254.18	159.97	82	295.47	182.82	80	252.93	181.83	77	250.66	205.15	69
Revolving	52.13	37.03	63	66.83	39.13	75	71.44	40.93	77	61.23	41.47	67	61.19	48.79	65
Closed-end.....	143.78	108.46	70	187.35	116.83	81	224.04	140.25	83	191.70	138.87	77	189.46	153.84	71
Commercial real estate loans	42.83	196.28	16	61.36	222.21	10	76.40	245.86	10	66.28	221.64	13	70.39	190.32	17
Construction and land dev	16.28	50.12	24	23.93	71.94	22	25.34	86.92	16	17.30	78.57	14	20.51	58.46	23
1–4 family	2.89	10.84	27	5.89	18.23	25	8.99	25.84	22						
Other	13.39	36.65	28	18.04	51.37	22	16.35	57.83	16						
Multifamily	3.93	16.60	22	5.66	15.51	27	8.73	15.17	42	5.33	16.37	26	5.60	14.21	26
Nonfarm nonresidential	22.63	122.34	16	31.77	128.07	10	42.33	129.99	10	43.65	117.61	16	44.28	109.11	20
Owner-occupied	6.52	47.14	22	10.22	51.74	14	10.45	51.75	13						
Other	16.11	70.83	19	21.55	72.12	14	31.88	72.91	18						
RE loans secured by farmland.....	0.81	3.80	42	0.97	3.49	41	1.09	2.95	43	1.01	2.48	50	1.01	2.25	52
Loans to depository institutions & other bank accept.....	2.41	0.51	88	2.79	0.77	84	3.63	0.99	84	0.76	1.02	69	0.73	1.19	69
Commercial and industrial loans	73.19	113.74	20	111.95	128.97	38	132.37	141.08	46	99.96	129.86	27	112.41	125.76	43
Loans to individuals	77.48	53.11	72	101.84	51.71	81	122.59	59.29	83	111.69	57.16	79	103.03	62.81	75
Credit card loans.....	31.43	9.61	85	48.18	8.49	90	60.41	8.34	92	57.84	7.75	91	59	8.70	89
Agricultural loans	0.67	1.59	54	0.95	1.89	51	1.17	2.21	48	1.30	2.21	58	2.03	2.18	66
Other loans and leases.....	30.98	31.89	57	31.26	29.84	58	42.55	36.58	66	41.02	35.60	67	41.26	38.89	63
SUPPLEMENTAL:															
Non-Owner Occupied CRE Loans/Gross Loans	9.32	22.71	17	9.79	25.76	15	10.58	25.99	13						
Non-Owner Occupied CRE Loans/Total Risk Based Capital.....	39.60	145.26	18	55.73	169.96	14	71.96	190.65	12						
Construction & Land Development Loans/Total Risk Based Capital.....	16.28	50.12	24	23.93	71.94	22	25.34	86.92	16	17.30	78.57	14	20.51	58.46	23
Total CRE Loans/Total Risk Based Capital.....	46.12	200.68	16	65.95	227.35	10	82.41	251.84	12	70.56	226.29	13	74.88	194.41	17

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Liquidity and Funding

	12/31/2009			12/31/2008			12/31/2007			12/31/2006			12/31/2005		
	BHC	Peer 1	Pct												
PERCENT OF TOTAL ASSETS:															
Short-term investments	16.01	11.09	74	6.10	8.53	58	9.21	6.96	73	10.16	8.04	73	12.79	5.73	85
Liquid assets.....	37.25	25.71	78	28.66	21.86	75	30.85	19.49	85	35.03	22.35	82	41.87	23.89	84
Investment securities.....	14.58	19.19	37	16.23	17.40	52	13.89	17	35	13.82	18.55	36	17.54	20.03	38
Net loans and leases.....	41.52	56.54	20	51.47	61.91	20	52.13	63.85	20	48.81	62.66	20	44.68	60.09	20
Net Ins, ls & stdby ltrs of credit.....	46.26	59.27	23	57.51	64.94	25	57.58	66.91	19	54.20	65.82	21	50.06	63.42	20
Core deposits	35.81	48.54	26	35.63	45.37	25	33.90	46.33	19	35.48	48.23	17	39.52	49.27	24
Noncore funding	39.80	33.58	67	44.38	37.84	69	45.11	37.91	74	43.28	36.10	72	42.16	34.96	72
Time deposits of \$100K or more	4.47	7.01	32	7.50	8.98	40	6.11	10.08	19	5.50	11.73	13	4.09	9.25	11
Foreign deposits	3.66	2.04	80	5.05	2.21	80	6.84	3.12	82	6.43	2.70	82	5.48	2.55	82
Fed funds purchased and repos.....	11.47	4.96	83	11.34	6	84	12.87	7.30	85	14.86	7.72	88	18.59	8.72	88
Secured federal funds purchased.....	0.00	0.00	48	0.00	0.00	47	0.00	0.00	48	0.00	0.00	48			
Net fed funds purchased (sold)	2.36	3.36	51	6.81	4.75	68	5.34	4.96	52	5.61	4.92	62	7.02	5.91	62
Commercial paper	0.59	0.16	87	2.08	0.28	90	3.23	0.48	94	2.82	0.43	91	1.93	0.38	88
Other borrowings w/rem mat 1 yr or less.....	4.47	3.44	70	9.38	5.59	76	9.82	4.77	89	8.12	3.45	85	7.71	3.62	81
Earning assets repriceable in 1 year	44.45	43.13	52	48.34	44.36	61	45.95	43.57	58	42.20	44.16	39	44.28	43.89	52
Int-bearing liab repriceable in 1 year	11.50	18.52	32	18.50	22.87	41	18.56	22.78	31	16.68	22.38	27	12.72	17.46	31
Long-term debt repriceable in 1 year.....	4.57	2	80	3.46	1.96	70	3.67	2.17	67	3.08	2.14	60	1.84	2.13	57
Net assets repriceable in 1 year	28.37	21.05	70	26.38	18.12	69	23.72	17.20	71	22.43	18.20	59	29.73	22.38	72
OTHER LIQUIDITY AND FUNDING RATIOS:															
Net noncore funding dependence	43.93	32.63	73	57.44	37.52	83	55.43	41.09	80	53.17	37.63	78	47.62	37.84	72
Net ST noncore funding dependence.....	14.03	9.76	60	41.83	22.45	87	43.61	26.17	92	42.95	23.42	92	37.28	23.55	81
Short-term inv / ST noncore funding.....	67.81	58.33	62	17.95	33.85	43	24.60	25.06	65	27.52	26.53	65	35.73	23.69	72
Liq asts-ST noncore fndg / Nonliq asts.....	21.74	11.49	75	-7.45	-3.37	43	-9.55	-8.26	47	-2.89	-3.40	62	10.46	1.72	74
Net loans and leases / Total deposits.....	92.97	94.94	57	106.04	101.85	61	111.23	101.89	71	102.97	97.38	59	91.01	97.41	32
Net loans and leases / Core deposits.....	115.95	146.72	53	144.46	154.60	61	153.75	154.81	67	137.57	156.68	56	113.06	146.04	37
Held-to-mat sec appr (depr) / T1 cap	-0.10	0.16	19	0.00	-0.65	42	0.00	-0.09	33	0.00	-0.59	44	0.00	-0.70	39
Avail-for-sale sec appr (depr) / T1 cap	2.27	0.89	64	-2.24	-4.77	51	12.12	-1.37	95	-5.28	-1.93	13	-6.72	-3.11	14
Struct notes appr (depr) / T1 cap.....	-0.07	-0.03	22	-0.43	0.01	4		-0.01			-0.07			-0.14	
PERCENT OF INVESTMENT SECURITIES:															
Held-to-maturity securities.....	3.03	5.11	63	0.23	5.38	47	0.24	6.07	49	0.02	7.53	39	0.02	8.21	37
Available-for-sale securities.....	96.97	94.89	36	99.77	94.62	52	99.76	93.93	50	99.98	92.47	60	99.98	91.79	62
U.S. Treasury securities	6.10	3.71	71	0.26	1.21	51	0.27	1.15	53	0.28	2.12	39	0.26	2.93	27
U.S. agency securities (excl MBS)	1	10.76	28	1.31	11.52	27	0.06	14.07	10	0.79	17.97	14	0.94	15.52	21
Municipal securities	4.78	6.51	57	3.82	7.06	44	6.07	6.70	55	3.27	5.90	46	2.12	4.29	42
Mortgage-backed securities	72.32	57.36	62	76.55	62.35	62	72.80	60.58	62	81.39	59.23	75	86.82	60.53	75
Asset-backed securities.....	8.81	3.95	76	8.32	2.88	79	6.50	2.79	80	5.10	1.59	84	1.96	1.64	74
Other debt securities	2.67	6.21	61	2.92	4.30	66	3.21	5.41	67	3.83	3.89	69	5.34	4.62	75
Mutual funds and equity securities	4.32	1.69	85	6.82	1.52	90	11.09	1.84	92	5.32	1.70	86	2.55	1.59	74
Debt securities 1 year or less	13.89	17.24	55	6.94	17.85	38	9.16	17.41	41	2.50	16.38	18	3.11	10.24	37
Debt securities 1 to 5 years	4.64	23.92	18	3.25	17.86	18	3.86	19.34	20	5.10	21.70	24	3.71	22.50	22
Debt securities over 5 years	77.11	52.18	76	82.87	58.85	72	75.89	57.87	68	87.07	56.17	78	90.62	62.90	78
Pledged securities	37.85	53.02	25	53.76	65.28	26	44.95	63.70	23	41.43	61.87	20	49.82	59.46	31
Structured notes, fair value.....	2.89	0.30	92	2.83	0.26	93	0.00	0.32	33	0.00	0.20	36	0.00	0.27	37
PERCENT CHANGE FROM PRIOR LIKE QTR:															
Short-term investments	220.40	54.89	81	-29.90	51.94	23	6.62	24.79	47	-10.17	163.19	24	58.64	34.21	75
Investment securities.....	9.67	15.44	55	23.70	10.17	72	18.19	5.43	80	-10.94	4.43	24	12.47	4.16	74
Core deposits	22.72	14.92	74	11.27	13.39	69	12.33	6.38	76	1.53	6.95	33	1.84	7.26	28
Noncore funding.....	9.49	-16.96	91	4.17	10.33	40	22.55	16.28	67	16.08	16.97	52	43.83	16.22	90

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Derivatives and Off-Balance-Sheet Transactions

(\$000)	12/31/2009		12/31/2008		12/31/2007		12/31/2006		12/31/2005	
Loan commitments	1,034,064,288		1,297,715,471		1,440,411,398		1,303,032,034		562,665,449	
Commit: Secured commercial RE loans	10,345,024		17,750,644		25,243,525		19,623,977		21,238,435	
Commit: Unsecured real estate loans	6,012,778		7,381,034		14,837,747		11,247,680		9,929,304	
Credit card lines	528,576,021		820,589,839		876,393,118		839,584,877		178,728,329	
Securities underwriting	1,206,460		0		0		0		0	
Standby letters of credit	105,307,533		110,118,296		93,756,354		78,943,557		69,629,732	
Commercial & similar letters of credit	3,117,980		3,970,800		4,704,798		4,698,629		5,373,030	
Securities lent	8,661,039		3,974,889		22,941,134		14,538,034		0	
Credit derivatives - notional amount (BHC as guarantor)	2,821,869,619		1,006,236,780		1,543,933,429		780,518,568		799,941,733	
Credit derivatives - notional amount (BHC as beneficiary)	2,822,223,387		1,032,450,488		1,502,447,423		717,350,139		1,217,954,351	
Credit derivative contracts w / purch cr pr - invest grade	2,506,407,501									
Credit derivative contracts w / purch cr pr - subinvest grade	1,547,260,595									
DERIVATIVE CONTRACTS:										
Interest rate futures & forward contr	11,842,116,212		4,434,102,197		2,596,145,620		2,283,835,014		2,113,716,599	
Written options contracts (int rate)	2,865,536,287		1,729,055,431		1,402,626,114		1,043,933,090		900,035,563	
Purchased options contracts (int rate)	2,626,727,015		1,656,640,779		1,479,985,511		1,308,888,393		869,471,241	
Interest rate swaps	45,261,527,032		26,577,385,233		22,472,948,834		18,185,398,540		14,401,576,515	
Futures and forward foreign exchange	1,634,479,250		1,306,214,943		1,487,081,787		1,078,838,314		860,735,978	
Written options contr (foreign exch)	383,566,876		199,846,295		341,148,336		464,419,657		214,667,204	
Purchased options contr (foreign exch)	355,309,395		175,677,954		339,100,919		414,003,974		229,049,771	
Foreign exchange rate swaps	661,902,501		438,932,595		505,877,422		451,462,097		333,487,360	
Commodity & other futures & forw contr	466,766,728		23,778,768		26,565,563		33,459,951		12,011,843	
Written options contr (comm & other)	338,294,290		231,699,536		180,941,574		112,848,375		76,901,856	
Purchased options contr (comm & other)	324,584,294		233,031,928		208,333,053		111,754,862		61,366,335	
Commodity & other swaps	123,812,296		36,795,038		69,926,962		37,115,636		37,096,609	

	BHC	Peer 1	Pct												
PERCENT OF TOTAL ASSETS:															
Loan commitments	46.48	24.46	89	71.22	25.16	95	83.71	30.37	95	89.02	31.81	95	43.47	30.69	81
Standby letters of credit	4.73	2.40	79	6.04	2.84	87	5.45	3	82	5.39	3.13	81	5.38	3.22	77
Commercial & similar letters of credit	0.14	0.06	80	0.22	0.08	83	0.27	0.12	85	0.32	0.12	85	0.42	0.11	92
Securities lent	0.39	1.16	75	0.22	0.94	76	1.33	1.73	79	0.99	3.15	78	0.00	6.42	37
Credit derivatives - notional amount (BHC as guarantor)	126.85	4.27	94	55.22	1.36	94	89.73	1.86	95	53.33	1.21	95	61.80	0.90	97
Credit derivatives - notional amount (BHC as beneficiary)	126.87	4.47	94	56.66	1.54	94	87.32	2.19	94	49.01	1.49	94	94.10	1.34	98
Credit derivative contracts w / purch cr pr - invest grade	112.67	2.83	96												
Credit derivative contracts w / purch cr pr - subinvest grade	69.55	1.84	96												
Derivative contracts	3,006.67	128.67	94	2,033.03	59.66	97	1,808.04	67.33	97	1,743.95	76.05	97	1,553.72	74.40	97
Interest rate contracts	2,813.88	105.61	94	1,887.81	45.12	97	1,624.45	47.29	97	1,559.22	59.24	97	1,412.70	55.47	97
Interest rate futures & forward contr	532.34	14.58	97	243.36	9.32	97	150.88	7.46	97	156.03	8.76	97	163.31	8.98	97
Written options contr (int rate)	128.81	6.74	93	94.90	3.28	95	81.52	3.80	94	71.32	7.12	91	69.54	5.92	92
Purchased options contr (int rate)	118.08	6.83	93	90.92	3.18	95	86.01	4.45	95	89.42	7.15	91	67.18	5.54	92
Interest rate swaps	2,034.65	67.26	94	1,458.64	25.49	97	1,306.04	27.46	97	1,242.44	28.42	97	1,112.68	28.66	97
Foreign exchange contracts	136.44	16.39	89	116.39	8.88	91	155.36	12.36	92	164.57	10.78	94	126.55	11.30	92
Futures & forward foreign exch contr	73.47	9.55	88	71.69	6.34	90	86.42	8.29	91	73.71	7.01	89	66.50	7.71	91
Written options contr (foreign exch)	17.24	0.83	93	10.97	0.31	95	19.83	0.66	95	31.73	0.54	97	16.59	0.73	95
Purchased options contr (foreign ex)	15.97	0.81	93	9.64	0.31	95	19.71	0.66	95	28.29	0.58	97	17.70	0.78	97
Foreign exchange rate swaps	29.75	2.19	92	24.09	0.81	94	29.40	1.03	94	30.84	0.84	95	25.77	1.03	94
Equity, commodity, & other deriv contr	56.35	4.68	93	28.83	1.82	94	28.23	2.14	92	20.17	2.11	92	14.48	1.86	90
Commodity & other futures & forward contr	20.98	0.45	96	1.31	0.19	90	1.54	0.14	91	2.29	0.11	94	0.93	0.10	91
Written options contr (comm & other)	15.21	1.92	89	12.72	0.53	94	10.52	0.54	94	7.71	0.60	92	5.94	0.47	92
Purchased options contr (comm & oth)	14.59	1.54	91	12.79	0.56	94	12.11	0.76	92	7.64	0.78	92	4.74	0.60	91
Commodity & other swaps	5.57	0.59	92	2.02	0.34	88	4.06	0.44	92	2.54	0.36	86	2.87	0.41	88
PERCENT OF AVERAGE LOANS AND LEASES:															
Loan commitments	102.72	57.60	84	138.18	49.60	88	178.38	54.66	91	194.12	62.14	89	102.71	68.48	84

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Derivative Instruments

(\$000)	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
NOTATIONAL AMOUNT:					
Derivative contracts.....	66,884,622,176	37,043,160,697	31,110,681,695	25,525,957,903	20,110,116,874
Interest rate contracts.....	62,595,906,546	34,397,183,640	27,951,706,079	22,822,055,037	18,284,799,918
Foreign exchange contracts	3,035,258,022	2,120,671,787	2,673,208,464	2,408,724,042	1,637,940,313
Equity, comm, & other contracts.....	1,253,457,608	525,305,270	485,767,152	295,178,824	187,376,643
Derivatives position:					
Futures and forwards.....	13,943,362,190	5,764,095,908	4,109,792,970	3,396,133,279	2,986,464,420
Written options.....	3,587,397,453	2,160,601,262	1,924,716,024	1,621,201,122	1,191,604,623
Exchange-traded.....	734,781,737	404,711,021	331,624,565	248,499,659	236,594,743
Over-the-counter	2,852,615,716	1,755,890,241	1,593,091,459	1,372,701,463	955,009,880
Purchased options	3,306,620,704	2,065,350,661	2,027,419,483	1,834,647,229	1,159,887,347
Exchange-traded.....	675,146,119	337,982,339	320,481,880	274,819,254	173,401,031
Over-the-counter	2,631,474,585	1,727,368,322	1,706,937,603	1,559,827,975	986,486,316
Swaps.....	46,047,241,829	27,053,112,866	23,048,753,218	18,673,976,273	14,772,160,484
Held for trading.....	66,590,094,207	36,898,241,488	30,817,848,125	25,041,504,286	19,686,925,660
Interest rate contracts.....	62,304,620,464	34,265,623,201	27,678,897,410	22,355,895,569	17,872,537,579
Foreign exchange contracts	3,032,911,857	2,107,813,122	2,654,287,090	2,390,429,893	1,627,011,438
Equity, comm, & other contracts.....	1,252,561,886	524,805,165	484,663,625	295,178,824	187,376,643
Non-traded.....	294,527,969	144,919,209	292,833,570	484,453,617	423,191,214
Interest rate contracts	291,286,082	131,560,439	272,808,669	466,159,468	412,262,339
Foreign exchange contracts	2,346,165	12,858,665	18,921,374	18,294,149	10,928,875
Equity, comm, & other contracts	895,722	500,105	1,103,527	0	0
Deriv contr (excl fut & FX 14 days or less).....	41,615,942,121	20,723,875,708	19,205,567,339	16,850,846,394	13,140,752,653
One year or less	18,653,201,347	7,931,325,141	6,952,952,966	6,813,661,098	4,709,555,299
Over 1 year to 5 years	12,742,546,760	7,224,760,123	7,207,024,928	5,771,457,644	5,052,378,955
Over 5 years	10,220,194,014	5,567,790,444	5,045,589,445	4,265,727,652	3,378,818,399
Gross negative fair value (absolute value).....	1,321,961,590	1,378,975,979	384,815,287	222,353,866	224,217,710
Gross positive fair value	1,339,334,382	1,411,525,184	399,887,172	228,798,305	234,232,442
Held for trading	1,337,694,677	1,409,725,805	398,527,582	227,026,439	231,338,775
Non-traded.....	1,639,705	1,799,379	1,359,590	1,771,866	2,893,667
Curr credit exposure on RBC deriv contr.....	120,271,134	81,829,903	39,284,321	26,301,718	30,241,602
Credit losses on derivative contracts.....	1,802,673	126,715	603	3,674	6,278
PAST DUE DERIVATIVE INSTRUMENTS FAIR VALUE:					
30-89 days past due (con dential prior to March 2001).....	209,540	201,834	437,650	373	48,392
90+ days past due	185,030	0	26,072	0	12,786

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Derivatives Analysis

	12/31/2009			12/31/2008			12/31/2007			12/31/2006			12/31/2005		
	BHC	Peer 1	Pct												
PERCENT OF NOTIONAL AMOUNT:															
Interest rate contracts.....	93.59	88.19	49	92.86	86.19	42	89.85	85.40	38	89.41	87.06	36	90.92	89.88	37
Foreign exchange contracts	4.54	6.88	61	5.72	9.78	65	8.59	9.53	70	9.44	8.39	75	8.14	7.66	69
Equity, comm, & other contracts.....	1.87	3.03	66	1.42	2.04	70	1.56	1.95	69	1.16	1.83	68	0.93	1.11	72
Futures and forwards.....	20.85	20.14	58	15.56	19.20	52	13.21	18	52	13.30	19	53	14.85	19.53	59
Written options.....	5.36	8.04	49	5.83	7.18	55	6.19	5.77	55	6.35	6.76	56	5.93	7.72	50
Exchange-traded.....	1.10	0.34	81	1.09	0.44	84	1.07	0.36	84	0.97	0.41	81	1.18	0.16	89
Over-the-counter.....	4.26	7.18	45	4.74	5.66	61	5.12	5.02	49	5.38	5.74	53	4.75	7.10	52
Purchased options.....	4.94	5.75	53	5.58	5.10	58	6.52	5.83	56	7.19	6.76	60	5.77	6.32	57
Exchange-traded.....	1.01	0.40	80	0.91	0.34	82	1.03	0.27	83	1.08	0.39	83	0.86	0.21	88
Over-the-counter.....	3.93	4.81	54	4.66	4.29	64	5.49	5.13	58	6.11	5.82	63	4.91	5.51	57
Swaps.....	68.85	56.81	51	73.03	56.92	60	74.09	63.98	64	73.16	60.99	59	73.46	60.02	59
Held for trading.....	99.56	48.88	85	99.61	48.53	90	99.06	43.70	90	98.10	38.64	89	97.90	40.54	86
Interest rate contracts.....	93.15	39.72	96	92.50	37.91	94	88.97	31.08	93	87.58	27.48	92	88.87	29.61	95
Foreign exchange contracts	4.53	3.51	71	5.69	4.31	75	8.53	5.60	78	9.36	4.27	81	8.09	5.61	73
Equity, comm, & other contracts.....	1.87	1.48	75	1.42	1.02	80	1.56	1.14	76	1.16	0.94	75	0.93	0.73	76
Non-traded.....	0.44	51.12	14	0.39	51.47	10	0.94	56.30	9	1.90	61.36	10	2.10	59.46	13
Interest rate contracts.....	0.44	45.93	15	0.36	45.26	12	0.88	49.73	10	1.83	55.09	12	2.05	56.96	14
Foreign exchange contracts	0.00	1.20	54	0.03	1.99	64	0.06	0.81	67	0.07	0.65	65	0.05	0.37	66
Equity, comm, & other contracts.....	0.00	0.52	75	0.00	0.21	72	0.00	0.11	81	0.00	0.11	40	0.00	0.03	40
Deriv contr (excl fut & FX 14 days or less).....	62.22	82.89	18	55.95	81.97	14	61.73	86.30	10	66.01	86.62	15	65.34	83.96	23
One year or less	27.89	29.93	55	21.41	27.95	45	22.35	27.64	50	26.69	26.33	62	23.42	25.04	59
Over 1 year to 5 years	19.05	32.29	27	19.50	29.85	31	23.17	27.98	40	22.61	33.22	31	25.12	27.91	42
Over 5 years	15.28	12.65	58	15.03	13.84	50	16.22	19.42	35	16.71	19.26	48	16.80	20.78	42
Gross negative fair value (absolute value).....	1.98	1.61	68	3.72	2.75	78	1.24	1.19	55	0.87	0.78	60	1.11	0.96	69
Gross positive fair value	2	1.86	58	3.81	3.07	67	1.29	1.29	53	0.90	0.75	66	1.16	0.79	78
PERCENT OF TIER 1 CAPITAL:															
Gross negative fair value, absolute value (X).....	8.23	0.32	94	11.70	0.25	97	4.62	0.14	95	2.44	0.09	95	3.01	0.11	95
Gross positive fair value (X)	8.34	0.34	94	11.98	0.29	97	4.80	0.15	97	2.51	0.09	95	3.15	0.11	95
Held for trading (X)	8.33	0.29	94	11.96	0.24	97	4.79	0.12	97	2.49	0.07	95	3.11	0.09	95
Non-traded (X).....	0.01	0.03	51	0.02	0.03	51	0.02	0.02	56	0.02	0.01	78	0.04	0.01	90
Current credit exposure (X)	0.75	0.10	94	0.69	0.15	87	0.47	0.09	91	0.29	0.05	91	0.41	0.06	94
Credit losses on derivative contracts.....	1.12	0.02	98	0.11	0.02	91	0.00	0.00	91	0.00	0.00	95	0.01	0.00	92
PAST DUE DERIVATIVE INSTRUMENTS FAIR VALUE:															
30-89 days past due (con dential prior to March 2001).....	0.13	0.00	98	0.17	0.00	97	0.53	0.00	98	0.00	0.00	95	0.07	0.00	98
90+ days past due	0.12	0.00	97	0.00	0.00	49	0.03	0.00	97	0.00	0.00	49	0.02	0.00	97
OTHER RATIOS:															
Current credit exposure / Risk wtd asts.....	7.80	1.29	93	6.19	2.12	88	3.24	0.84	88	2.49	0.47	88	3.35	0.57	92

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Allowance and Net Loan and Lease Losses

	12/31/2009			12/31/2008			12/31/2007			12/31/2006			12/31/2005		
CHANGE: ALLOWANCE FOR LOAN AND LEASE LOSSES EXCLUDING ATTR: (\$000)															
Beginning balance.....		23,071,345			11,587,506			9,016,024			8,045,229			8,626,288	
Gross credit losses.....		35,489,870			17,666,349			7,729,455			5,881,709			5,795,478	
Write-downs, transf to lns held for sale		0			0			0			0			10,670	
Recoveries		1,802,143			1,435,557			1,249,062			1,342,607			1,233,637	
Net credit losses		33,687,727			16,230,792			6,480,393			4,539,102			4,561,841	
Provision for loan and lease losses.....		48,366,518			26,922,629			8,358,868			5,008,167			4,010,904	
Adjustments		-550,389			792,002			693,007			501,730			-30,122	
Ending balance.....		37,199,747			23,071,345			11,587,506			9,016,024			8,045,229	
Memo: alloc transfer risk reserve (ATTR).....		0			0			0			17,590			4,100	
ANALYSIS RATIOS:	BHC	Peer_1	Pct	BHC	Peer_1	Pct	BHC	Peer_1	Pct	BHC	Peer_1	Pct	BHC	Peer_1	Pct
Provision for Ln&Ls losses / Avg assets.....	1.98	1.84	58	1.46	1.17	70	0.52	0.36	76	0.34	0.15	84	0.32	0.15	81
Provision for Ln&Ls losses / Avg lns&ls.....	4.80	2.99	78	2.87	1.78	76	1.04	0.56	80	0.75	0.25	89	0.73	0.26	91
Provision for Ln&Ls losses / Net losses	143.57	140.50	62	165.87	170.31	56	128.99	152.78	32	110.33	109.78	58	87.92	94.02	35
Ln&Ls allowance/Total loans & leases not held-for-sale	4.06	2.78	80	2.48	1.88	81	1.33	1.25	59	1.28	1.14	68	1.40	1.18	80
Ln&Ls allowance / Total loans & leases	3.87	2.72	76	2.40	1.82	80	1.28	1.22	58	1.25	1.11	62	1.37	1.13	80
Ln&Ls allowance / Net Ln&Ls losses (X).....	1.10	1.53	32	1.42	2.49	23	1.79	5.84	15	1.99	11.75	9	1.76	8.01	10
ALLL/nonaccrual assets	89.63	91.31	58	110.57	122.35	64	201.95	193.95	76	470.14	330.96	79	479.26	349.72	79
Ln&Ls allow/90+ days PD + nonaccr Ln&Ls	55.51	72.38	37	70.82	89.41	39	122.02	136.21	51	183.17	231.67	47	266.76	249.50	64
Gross Ln&Ls losses / Avg loans & leases	3.53	2.41	75	1.88	1.18	76	0.96	0.47	85	0.88	0.33	89	1.06	0.38	91
Recoveries / Avg loans and leases.....	0.18	0.13	76	0.15	0.08	83	0.15	0.08	83	0.20	0.10	88	0.23	0.11	90
Net losses/Avg loans and leases.....	3.35	2.28	75	1.73	1.10	76	0.80	0.38	85	0.68	0.23	91	0.83	0.28	91
Write-downs, trans Lns HFS / Avg Lns&Ls	0.00	0.02	39	0.00	0.03	38	0.00	0.00	40	0.00	0.00	42	0.00	0.00	87
Recoveries / Prior year-end losses.....	10.20	12.61	49	18.57	21.65	49	21.24	30.58	26	23.17	31.81	26	29.30	30.96	55
Earnings coverage of net losses (X).....	1.57	1.86	58	1.93	2.64	45	4.52	13.40	28	8.15	33.33	29	6.25	22.73	26
NET LOAN AND LEASE LOSSES BY TYPE:															
Real estate loans.....	2.66	2.28	62	0.97	0.95	66	0.07	0.18	31	0.02	0.08	31	0.02	0.06	44
RE loans secured by 1-4 family	2.52	1.36	84	1.03	0.61	81	0.08	0.18	37	0.03	0.09	37	0.03	0.08	39
Revolving	4.86	1.66	90	2.17	0.71	88	0.23	0.24	57	0.07	0.12	42	0.05	0.07	53
Closed-end.....	1.67	1.37	68	0.62	0.52	61	0.04	0.15	28	0.02	0.08	32	0.02	0.07	41
Commercial real estate loans	3.37	2.91	67	0.83	1.12	59	0.05	0.14	34	0.00	0.04	26	0.00	0.03	22
Construction and land dev	8.86	6.68	70	2.04	2.87	58	0.14	0.25	53	0.01	0.03	55	0.00	0.01	18
1-4 family	2.46	2.20	58	1.22	1.19	68	0.09	0.09	66						
Other	6.40	4.12	75	0.82	1.25	52	0.05	0.13	48						
Multifamily	0.00	1.12	13	0.06	0.35	50	0.00	0.07	33	0.00	0.02	41	0.00	0.02	17
Nonfarm nonresidential	0.00	0.97	5	0.05	0.23	29	0.00	0.06	7	0.00	0.04	29	-0.01	0.04	19
Owner-occupied	0.00	0.21	12	0.00	0.06	26	0.00	0.03	22						
Other	0.00	0.68	7	0.05	0.16	47	0.00	0.03	10						
RE loans secured by farmland.....	0.00	0.40	29	0.05	0.10	68	0.00	0.02	50	0.00	0.04	40	0.00	0.01	50
Commercial and industrial loans	3.03	2.33	71	1.40	0.81	86	0.57	0.32	82	0.27	0.26	57	0.09	0.26	33
Loans to depository institutions	0.00	0.04	44	0.00	0.00	51	0.00	0.00	51	0.00	-0.01	53	0.00	0.00	50
Loans to individuals	7.59	3.54	86	4.58	2.03	89	2.96	1.30	85	2.86	1.08	92	3.91	1.26	92
Credit card loans.....	10.95	5.79	84	5.80	8.34	73	4.26	2.91	78	4.60	1.79	93	6.20	3.03	87
Agricultural loans	0.00	0.38	29	0.00	0.09	38	0.00	0.11	15	0.00	0.00	20	-0.01	0.06	22
Loans to foreign governments & inst.....	0.05	0.00	87	0.01	0.05	83	0.00	-0.24	25	0.03	-0.13	93	0.00	0.00	85
Other loans and leases.....	1.33	1.36	64	0.84	0.52	75	0.43	0.27	73	0.24	0.22	66	0.90	0.41	81

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Past Due and Nonaccrual Assets

	12/31/2009			12/31/2008			12/31/2007			12/31/2006			12/31/2005		
30+ DAYS PD & NONACCRL ASSETS: (\$000)															
30-89 days past due loans & leases.....		21,021,405			24,045,683			12,709,577			7,894,177			5,184,209	
90 days and over past due loans & leases.....		25,719,622			12,137,822			3,926,882			3,055,844			1,455,172	
Nonaccrual loans and leases		41,296,714			20,439,903			5,569,287			1,866,449			1,560,712	
Total PD & nonaccrual loans & leases.....		88,037,741			56,623,408			22,205,746			12,816,470			8,200,093	
Restructured 30-89 days past due.....		349,435			10,781			6,675			125			0	
Restructured 90+ days past due		135,517			0			5,000			0			0	
Restructured nonaccrual		5,215,520			572,890			33,569			29,249			43,156	
Total restr loans & leases, incl above		5,700,472			583,671			45,244			29,374			43,156	
30-89 days past due loans held for sale.....		1,079,431			305,475			190,745			5,639			0	
90+ days past due loans held for sale.....		6,050			31,333			79,294			0			0	
Nonaccrual loans held for sale		7,346,518			4,054,773			176,200			79,903			49,887	
Total PD & nonacc Lns held for sale.....		8,431,999			4,391,581			446,239			85,542			49,887	
Restr loans and leases in compliance		4,555,317			389,077			47,801			2,157			31,340	
Other real estate owned		2,236,428			1,826,654			351,342			68,985			92,612	
OTHER ASSETS:															
30-89 days past due		18,852			0			0			0			0	
90+ days past due		7,548			0			0			0			0	
Nonaccrual.....		204,682			425,719			168,456			55,034			118,809	
Total other assets PD & nonaccrual.....		231,082			425,719			168,456			55,034			118,809	
PERCENT OF LOANS AND LEASES:	BHC	Peer 1	Pct	BHC	Peer 1	Pct									
30-89 days PD loans & leases.....	2.19	1.47	79	2.50	1.58	81	1.40	1.03	77	1.09	0.81	78	0.88	0.69	77
90+ days PD loans & leases	2.68	0.61	93	1.26	0.36	90	0.43	0.21	80	0.42	0.15	88	0.25	0.16	77
Nonaccrual loans & leases	4.30	3.86	64	2.13	2.12	58	0.61	0.94	31	0.26	0.50	28	0.27	0.42	34
90+ days PD and nonaccrual Lns&Ls	6.97	4.57	84	3.39	2.57	69	1.05	1.22	47	0.68	0.68	60	0.51	0.60	50
30-89 days PD restructured.....	0.04	0.03	67	0.00	0.01	58	0.00	0.00	91	0.00	0.00	88	0.00	0.00	45
90+ days PD restructured.....	0.01	0.01	78	0.00	0.00	38	0.00	0.00	94	0.00	0.00	47	0.00	0.00	48
Nonaccrual restructured	0.54	0.31	73	0.06	0.09	72	0.00	0.01	64	0.00	0.00	79	0.01	0.00	80
30-89 days PD loans held for sale.....	0.11	0.01	93	0.03	0.00	90	0.02	0.01	83	0.00	0.01	65	0.00	0.00	35
90+ days PD loans held for sale.....	0.00	0.00	73	0.00	0.00	86	0.01	0.00	91	0.00	0.00	38	0.00	0.00	37
Nonaccrual loans held for sale	0.76	0.06	92	0.42	0.03	94	0.02	0.01	80	0.01	0.01	81	0.01	0.00	87
PERCENT OF LNS&LS + OTHER ASSETS															
30+ DAYS PAST DUE AND NONACCRL:															
30-89 days past due assets.....	2.19	1.48	78	2.50	1.58	81	1.40	1.03	77	1.09	0.81	78	0.88	0.69	75
90+ days past due assets.....	2.68	0.61	93	1.26	0.37	90	0.43	0.21	80	0.42	0.15	88	0.25	0.16	77
Nonaccrual assets	4.32	3.94	64	2.17	2.15	56	0.63	0.95	29	0.27	0.50	28	0.29	0.43	40
30+ days PD & nonaccrual assets.....	9.18	6.22	80	5.94	4.24	76	2.46	2.29	65	1.78	1.50	72	1.42	1.31	64
PERCENT OF TOTAL ASSETS:															
90+ days PD and nonaccrual assets.....	3.02	2.68	58	1.81	1.66	61	0.56	0.77	41	0.34	0.42	43	0.24	0.36	40
90+ PD & nonaccrual assets + OREO	3.12	3	53	1.92	1.94	58	0.59	0.90	32	0.35	0.48	39	0.26	0.42	34
RESTRUCTURED & NONACCRL LNS&LS + OREO AS PERCENT OF:															
Total assets.....	2.16	2.82	42	1.24	1.64	38	0.35	0.73	23	0.13	0.35	21	0.13	0.29	20
Allowance for loan & lease losses.....	129.44	191.76	33	98.20	138.24	31	51.61	89.33	22	21.49	50.61	20	20.94	42.13	20
Equity cap + ALLL.....	17.92	26.71	34	11.32	16.62	40	3.78	7.74	28	1.34	3.91	20	1.54	3.34	27
Tier 1 cap + ALLL.....	24.35	28.98	44	16.08	17.73	50	6.30	8.93	35	1.94	4.32	26	2.04	3.85	27
Loans & leases + OREO	5	4.76	60	2.35	2.53	52	0.66	1.14	29	0.27	0.58	26	0.29	0.49	30

Note: 30-89 Days Past Due amounts and ratios are confidential prior to March 2001.

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Past Due and Nonaccrual Loans and Leases

	12/31/2009			12/31/2008			12/31/2007			12/31/2006			12/31/2005		
	BHC	Peer_1	Pct												
30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE:															
Real estate															
– 30–89 days PD.....	2.76	1.72	83	2.99	1.78	83	1.37	1.13	69	0.92	0.81	70	0.79	0.66	67
– 90+ days past due.....	3.75	0.72	91	1.32	0.39	90	0.08	0.20	34	0.05	0.14	43	0.01	0.13	20
– Nonaccrual.....	6.50	5.74	62	3.25	2.82	65	0.94	1.23	46	0.32	0.56	31	0.30	0.43	44
Coml & indl															
– 30–89 days PD.....	0.78	0.84	52	1.10	0.89	72	1.02	0.64	80	0.56	0.50	60	0.42	0.58	43
– 90+ days past due.....	0.68	0.17	91	0.50	0.13	91	0.36	0.08	92	0.19	0.05	92	0.11	0.07	75
– Nonaccrual.....	3.24	2.73	70	1.35	1.11	68	0.40	0.50	44	0.35	0.52	40	0.37	0.61	31
Individuals															
– 30–89 days PD.....	2.58	2.18	67	3.13	2.05	80	2.26	1.65	79	2.22	1.57	82	1.75	1.41	71
– 90+ days past due.....	2.37	0.63	87	2.29	0.45	94	1.75	0.29	95	1.83	0.31	97	1.25	0.29	94
– Nonaccrual.....	0.05	0.57	24	0.01	0.37	20	0.00	0.24	20	0.02	0.14	30	0.04	0.16	37
Dep inst Ins															
– 30–89 days PD.....	0.03	0.12	84	1.54	0.02	95	0.01	0.02	89	0.20	0.00	95	0.02	0.00	95
– 90+ days past due.....	0.02	0.00	93	0.01	0.00	97	0.02	0.01	92	0.19	0.00	95	0.00	0.00	95
– Nonaccrual.....	0.48	0.17	88	1.68	0.02	95	0.01	0.00	94	0.05	0.00	92	0.15	0.03	86
Agricultural															
– 30–89 days PD.....	0.56	0.75	67	1.29	0.47	84	0.47	0.28	74	0.78	0.27	83	1.13	0.28	86
– 90+ days past due.....	0.07	0.04	79	0.01	0.02	77	0.08	0.02	91	0.00	0.02	76	0.00	0.01	77
– Nonaccrual.....	9.23	1.61	91	0.97	0.74	77	0.92	0.43	81	0.46	0.36	68	0.01	0.35	49
Foreign govts															
– 30–89 days PD.....	0.00	6.67	43	0.00	0.18	45	0.00	0.29	41	0.00	1.35	46	0.11	0.35	76
– 90+ days past due.....	0.00	0.36	46	0.00	0.00	50	0.00	0.00	50	0.00	0.00	50	0.00	0.00	50
– Nonaccrual.....	0.00	0.00	46	0.00	0.07	45	0.00	0.00	50	0.00	0.00	50	0.07	0.00	90
Other Ins & ls															
– 30–89 days PD.....	0.27	0.63	42	0.61	0.67	59	0.50	0.59	52	0.72	0.49	72	0.72	0.43	70
– 90+ days past due.....	0.08	0.07	71	0.18	0.06	86	0.06	0.03	73	0.08	0.02	86	0.06	0.02	84
– Nonaccrual.....	0.55	1.02	39	0.33	0.48	51	0.20	0.23	58	0.22	0.14	66	0.33	0.23	65

Past Due and Nonaccrual Loans and Leases—Continued

	12/31/2009			12/31/2008			12/31/2007			12/31/2006			12/31/2005			
	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	
MEMORANDA:																
1-4 family	- 30-89 days PD.....	3.20	1.82	86	3.52	1.89	85	1.52	1.17	77	1.09	1.04	64	0.97	0.82	67
	- 90+ days past due.....	4.49	1.01	89	1.65	0.47	90	0.07	0.28	34	0.04	0.20	34	0.00	0.20	20
	- Nonaccrual	5.50	3.35	77	3.12	1.88	80	0.89	0.87	59	0.33	0.50	47	0.30	0.42	52
Revolving	- 30-89 days PD.....	1.70	0.98	83	2.26	1	88	1.18	0.83	77	0.74	0.65	68	0.51	0.39	70
	- 90+ days past due.....	0.16	0.20	63	0.32	0.15	78	0.00	0.10	18	0.00	0.08	17	0.00	0.05	14
	- Nonaccrual	2.60	1.18	87	1.88	0.76	86	1.06	0.47	87	0.33	0.26	69	0.19	0.14	73
Closed-end	- 30-89 days PD.....	3.74	2.20	84	3.98	2.26	81	1.62	1.32	71	1.21	1.19	61	1.12	1.01	64
	- 90+ days past due.....	6.06	1.32	88	2.12	0.60	90	0.09	0.34	37	0.05	0.24	38	0.00	0.27	23
	- Nonaccrual	6.56	4.20	76	3.56	2.27	76	0.84	1	53	0.33	0.58	43	0.34	0.50	50
Jr lien	- 30-89 days PD.....	0.28	0.21	69	0.37	0.21	78	0.10	0.13	48	0.03	0.10	25	0.06	0.07	45
	- 90+ days PD.....	0.10	0.04	80	0.16	0.03	92	0.00	0.02	21	0.00	0.01	19	0.00	0.01	20
	- Nonaccrual	0.24	0.26	54	0.17	0.19	53	0.11	0.09	63	0.02	0.05	31	0.02	0.04	41
Commercial RE	- 30-89 days PD.....	0.85	1.51	32	1.03	1.59	36	0.89	1.03	51	0.29	0.63	25	0.22	0.54	27
	- 90+ days past due.....	0.31	0.41	67	0.09	0.20	45	0.12	0.10	62	0.11	0.05	80	0.03	0.04	58
	- Nonaccrual	10.58	7.83	75	4.09	3.33	65	1.17	1.34	51	0.29	0.54	29	0.29	0.42	39
Const & dev	- 30-89 days PD.....	0.87	2.50	25	1.35	2.92	21	1.27	1.74	43	0.33	0.87	28	0.06	0.63	21
	- 90+ days past due.....	0.34	0.76	60	0.06	0.38	42	0.13	0.15	59	0.00	0.05	43	0.01	0.05	50
	- Nonaccrual	14.37	17.32	52	7.96	7.85	61	2.55	2.39	62	0.48	0.50	55	0.10	0.24	40
1-4 family	- 30-89 days PD.....	0.36	0.70	48	0.79	0.87	55	0.65	0.69	59						
	- 90+ days PD.....	0.04	0.21	55	0.03	0.15	47	0.08	0.08	71						
	- Nonaccrual	10.37	4.83	83	4.73	3.26	74	1.84	1.03	77						
Other	- 30-89 days PD.....	0.51	1.65	22	0.57	1.90	20	0.61	0.96	46						
	- 90+ days PD.....	0.30	0.53	66	0.03	0.20	50	0.05	0.07	54						
	- Nonaccrual	4	10.71	20	3.23	4.13	44	0.71	1.18	46						
Multifamily	- 30-89 days PD.....	0.43	1.07	38	0.32	1.06	35	0.71	0.77	60	0.01	0.43	21	0.05	0.50	26
	- 90+ days past due.....	0.05	0.30	68	0.01	0.07	68	0.05	0.04	72	0.00	0.04	66	0.00	0.03	68
	- Nonaccrual	16.47	3.46	97	1.31	1.95	60	0.61	0.66	56	0.11	0.38	36	0.31	0.31	65
Nonfarm nres	- 30-89 days PD.....	0.90	1.06	47	0.91	0.98	55	0.70	0.60	72	0.30	0.47	37	0.32	0.45	44
	- 90+ days past due.....	0.34	0.21	78	0.13	0.08	72	0.13	0.05	84	0.17	0.03	94	0.04	0.03	73
	- Nonaccrual	6.83	4.45	77	1.67	1.27	75	0.46	0.61	45	0.24	0.51	29	0.38	0.53	42
Owner Occ	- 30-89 days PD.....	0.01	0.33	19	0.08	0.36	19	0.24	0.21	56						
	- 90+ days PD.....	0.00	0.04	23	0.00	0.03	24	0.02	0.02	62						
	- Nonaccrual	0.13	0.91	19	0.03	0.40	13	0.31	0.24	65						
Other	- 30-89 days PD.....	0.90	0.60	68	0.83	0.55	77	0.46	0.36	74						
	- 90+ days PD.....	0.34	0.16	80	0.13	0.05	83	0.11	0.02	90						
	- Nonaccrual	6.70	3.24	84	1.64	0.71	81	0.16	0.31	40						
Farmland	- 30-89 days PD.....	0.39	0.79	50	0.77	0.59	70	0.93	0.50	75	0.37	0.44	56	0.50	0.39	60
	- 90+ days past due.....	0.04	0.12	66	0.09	0.07	81	0.11	0.01	89	0.05	0.05	76	0.00	0.02	39
	- Nonaccrual	2.66	3.01	56	0.43	1.01	47	0.39	0.56	56	0.14	0.58	40	0.60	0.89	48
Credit card	- 30-89 days PD.....	3.24	1.85	81	3.39	1.96	86	2.69	1.67	78	3	1.69	83	2.20	1.52	73
	- 90+ days past due.....	3.74	1.32	92	3.16	1.21	88	2.63	0.84	88	3	0.98	91	2.03	0.82	85
	- Nonaccrual	0.00	0.46	33	0.00	0.30	34	0.00	0.17	35	0.00	0.13	35	0.00	0.08	34

BHC Name BANK OF AMERICA CORPORATION
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Risk-Based Capital

	12/31/2009		12/31/2008		12/31/2007		12/31/2006		12/31/2005	
TIER 1 CAPITAL: (\$000)										
Total equity capital	231,443,873		177,051,777		146,803,412		135,271,493		101,532,658	
Net unrealized gains (losses) on AFS secs	1,717,103		-2,051,060		6,375,977		-2,909,489		-3,096,062	
Less: Net unrealized loss on AFS eq secs	0		0		0		0		0	
Accum net gains (losses) on cash ow hedges	-6,843,175		-8,070,099		-5,543,708		-4,947,793		-4,219,907	
Less: Nonqualifying perpetual pref stock	0		0		0		0		0	
Qualifying other capital elements	22,030,018		19,764,113		19,038,543		16,302,267		12,826,521	
Less: Disallowed goodwill and oth intang	90,922,983		84,274,563		80,913,906		67,645,326		46,659,657	
Less: Cumulative change in fair values of liabilities	-2,981,000		0		0		0		0	
Less: Disallowed servicing assts and PCCR	1,925,728		1,248,259		278,790		245,998		235,622	
Less: Disallowed deferred tax assets	6,913,789		2,967,266		0		0		0	
Other additns to (deduct from) tier 1 capital	-1,264,486		-600,057		-552,287		-476,139		-404,871	
Tier 1 capital	160,553,977		117,846,904		83,264,703		91,063,579		74,374,998	
TIER 2 CAPITAL:										
Qualifying sub debt & redeemable pref stock	43,283,722		31,312,252		31,770,780		24,545,768		16,847,515	
Cumulative PPS includible in tier 2	0		0		0		0		0	
AllLL includible in tier 2	19,616,230		16,796,832		12,661,351		9,485,193		8,521,644	
Unrlzd gains on AFS eq sec incl in tier 2	1,524,805		2,824,128		5,927,914		158,844		182,380	
Other tier 2 capital components	1,350,986		2,572		2,572		2,572		2,572	
Allowable tier 2 capital (limited to amount of tier 1 capital)	65,775,743		50,935,784		50,362,617		34,192,377		25,554,111	
TIER 3 CAPITAL	0	0	0	0	0	0	0	0	0	0
Total RB capital before deductions	226,329,720		168,782,688		133,627,320		125,255,956		99,929,109	
Less: Deductions for RBC	95,443		90,642		0		30,181		27,729	
TOTAL RISK-BASED CAPITAL	226,234,277		168,692,046		133,627,320		125,225,775		99,901,380	
RISK-WEIGHTED ASSETS:										
Total on-B/S RWA	1,048,264,808		986,198,824		850,307,846		735,967,747		614,807,652	
Total off-B/S items & deriv cr eq RWA	362,634,498		276,366,526		301,699,454		263,518,640		193,403,279	
Risk-weighted assets	1,410,899,304		1,262,565,350		1,152,007,299		999,486,387		808,210,931	
Market risk equivalent assets	149,362,525		65,261,271		60,826,485		55,063,773		93,260,813	
Risk-weighted assets before deductions	1,560,261,829		1,327,826,621		1,212,833,784		1,054,550,160		901,471,744	
Less: Excess allow for loan & lease loss	18,616,337		6,695,135		0		0		0	
Less: Alloc transfer risk reserve	0		0		0		17,590		4,100	
Total risk-weighted assets	1,541,645,492		1,321,131,486		1,212,833,784		1,054,532,570		901,467,644	
Average total assets for leverage ratio	2,322,131,557		1,868,860,085		1,651,853,307		1,431,174,346		1,257,728,340	
MEMORANDA:										
Mortgage servicing assets	19,773,727		13,055,518		3,347,344		3,044,715		2,806,433	
Purchased credit card relationships & NMSA	3,919,341		4,340,020		5,056,927		5,631,354		527,759	
All other identi able intangible assets	8,106,599		4,194,891		5,239,483		3,790,478		2,666,622	
Cap purch prog-SR perp pref stk	0									
Cap purch prog-warrants	0									

BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	
Tier 1 leverage ratio	6.91	8.51	24	6.31	8.31	22	5.04	7.42	7	6.36	7.79	17	5.91	7.44	11
Tier 1 RBC ratio	10.41	11.45	32	8.92	10.32	27	6.87	8.95	8	8.64	9.58	30	8.25	9.57	24
Total risk-based capital ratio	14.67	14.05	58	12.77	13.01	38	11.02	11.60	35	11.88	12.17	43	11.08	12.32	25
Tangible tier 1 leverage ratio	5.89	8.17	17	5.39	8.01	15	4.46	7.07	10	5.69	7.46	14	5.58	7.11	17
Tangible common eq cap / Tan assets	3.61	5.68	20	2.08	4.63	13	3.14	5.60	10	3.92	5.92	13	4.02	5.67	12

OTHER RATIOS:															
Mtg svrg assets / Prin bal 1-4 fam others	1.12	0.79	74	0.78	0.65	57	1.28	0.87	75	1.32	0.89	74	1.29	0.83	71
Est FV of mtg svrg assets / Mtg serv asts	100.29	106.50	59	100.49	109.21	62	101.86	111.93	58	102.13	115.91	50	101.75	115.27	50

BHC Name BANK OF AMERICA CORPORATION

RSSD Number 1073757

City/State CHARLOTTE, NC

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Insurance and Broker-Dealer Activities

	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005	Percent Change
						1-qtr
						1-yr
INSURANCE ACTIVITIES: (\$000)						
Total insurance underwriting assets	6,935,300	5,793,241	1,576,833	1,450,904	1,052,251	3.98 19.71
Total property casualty companies	6,626,188	5,527,735	1,315,215	1,185,931	711,892	4.20 19.87
Reinsurance recoverables (P/C).....	68,614	122,525	0	0	0	-21.38 -44
Total life health companies	309,112	265,506	261,618	264,973	340,359	-0.52 16.42
Reinsurance recoverables (L/H).....	276	374	48	110	207	-6.44 -26.20
Separate account assets (L/H)	0	0	0	0	0	
Total insurance underwriting equity	3,369,223	2,609,935	1,134,559	991,391	763,261	4.83 29.09
Total property casualty companies	3,119,620	2,383,329	928,469	796,913	470,991	5.08 30.89
Total life health companies	249,603	226,606	206,090	194,478	292,270	1.80 10.15
Total insurance underwriting net income	364,002	63,197	131,560	82,596	83,654	60.75 475.98
Total property casualty companies	355,016	56,148	123,101	73,597	74,520	61.19 532.29
Total life health companies	8,986	7,049	8,459	8,999	9,134	45.10 27.48
Claims & claims adj expense reserves (P/C)	2,406,845	2,052,398	290,540	304,380	193,771	2.60 17.27
Unearned premiums (P/C).....	1,030,727	1,026,017	30,735	36,165	37,122	8.76 0.46
Policyholder ben & contracthold funds (L/H)	20,648	31,582	21,140	6,329	6,004	-3.47 -34.62
Separate account liabilities (L/H).....	0	0	0	0	0	
Insurance activities revenue	2,759,959	1,822,499	630,485	542,233	258,532	34.17 51.44
Insurance comm & fees (excl premiums)	463,342	432,206	317,948	340,381	188,846	26.15 7.20
Ins & reins underwriting inc (incl prem).....	2,296,617	1,390,293	312,537	201,852	69,686	35.91 65.19
Premiums.....	2,296,617	1,390,293	312,537	201,852	59,524	35.91 65.19
Credit related insur underwriting	2,295,952	1,389,972	312,048	201,281	59,133	35.90 65.18
Other insurance underwriting	665	321	489	571	391	118.03 107.17
Insurance bene ts, losses, expenses.....	1,692,460	1,294,590	148,744	145,671	107,811	26.78 30.73
Net assets of insurance underwriting subs.....	6,934,604	5,792,613	1,576,198	1,442,171	1,043,507	3.98 19.71
Life insurance assets	20,896,573	20,007,222	20,755,137	16,603,092	15,354,009	0.86 4.45

	12/31/2009			12/31/2008			12/31/2007			12/31/2006			12/31/2005			
	BHC	Peer_1	Pct	BHC	Peer_1	Pct	BHC	Peer_1	Pct	BHC	Peer_1	Pct	BHC	Peer_1	Pct	
ANALYSIS RATIOS:																
Ins underwriting assets / Consol assets	0.31	0.12	87	0.32	0.05	91	0.09	0.05	82	0.10	0.05	81	0.08	0.06	75	
Ins under assets (P/C) / Tot ins und asts	95.54	51.52	58	95.42	43.79	74	83.41	41.42	70	81.74	44.70	70	67.65	39.72	67	
Ins under assets (L/H) / Tot ins und asts	4.46	48.48	41	4.58	56.21	25	16.59	58.58	29	18.26	55.30	30	32.35	60.28	32	
Sep acct assets (L/H) / Total life asts.....	0.00	3.72	41	0.00	2.13	43	0.00	0.98	45	0.00	0.74	45	0.00	0.48	46	
Ins activities revenue / Adj oper inc	2.47	1.19	85	2.36	1.05	83	0.94	1.21	56	0.74	1.24	49	0.45	1.49	34	
Premium inc / Ins activities revenue	83.21	14.41	95	76.28	11.07	89	49.57	10.36	85	37.23	8.92	84	23.02	11.36	76	
Credit rel prem inc / Tot prem inc	99.97	58.46	51	99.98	75.79	37	99.84	73.60	48	99.72	75.39	40	99.34	73.61	41	
Other prem inc / Total prem inc	0.03	41.54	48	0.02	24.21	62	0.16	26.40	52	0.28	24.61	59	0.66	26.39	58	
Ins under net income / Consol net income	5.80	0.41	96	1.58	-0.06	94	0.88	0.23	85	0.39	0.21	79	0.51	0.33	80	
Ins net inc (P/C) / Equity (P/C).....	11.38	-3.32	72	2.36	-5.84	68	13.26	12.02	73	9.24	7.90	50	15.82	10.09	69	
Ins net inc (L/H) / Equity (L/H)	3.60	3.41	66	3.11	5.55	43	4.10	7.25	41	4.63	6.78	58	3.13	12.57	35	
Insur ben, losses, exp / Insur premiums.....	73.69	148.42	32	93.12	199.12	45	47.59	133.41	36	72.17	88.63	37	181.12	107.42	77	
Reinsurance recov (P/C) / Tot assets (P/C).....	1.04	3.69	68	2.22	4	73	0.00	3.09	36	0.00	2.64	36	0.00	1.48	36	
Reinsurance recov (L/H) / Tot assets (L/H)	0.09	0.32	66	0.14	0.20	73	0.02	0.37	62	0.04	0.29	62	0.06	0.66	67	
Net assets ins under subs / Cons assets	0.31	0.02	92	0.32	0.01	93	0.09	0.00	94	0.10	0.01	94	0.08	0.00	94	
Life insurance assets / Tier 1 cap + ALLL.....	10.57	9.05	59	14.20	10.49	58	21.88	13.49	66	16.59	11.97	60	18.63	10.03	69	
BROKER-DEALER ACTIVITIES																
Net assets of broker-dealer subs (\$000)				443,678,601			131,924,979			196,361,340			196,029,306			189,693,255
Net assets broker-dealer subs / Cons asts.....	19.94	1.34	93	7.24	0.63	91	11.41	0.64	92	13.39	0.98	92	14.66	1.22	92	

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Foreign Activities

	12/31/2009			12/31/2008			12/31/2007			12/31/2006			12/31/2005			
FOREIGN ACTIVITIES: (\$000)																
Total foreign loans and leases.....		87,187,052			57,069,773			53,468,659			49,598,559			35,380,312		
Real estate loans.....		6,695,982			876,053			1,049,637			1,063,299			4,003,981		
Commercial and industrial loans.....		33,865,371			29,854,469			25,181,439			19,760,146			19,219,291		
Loans to dep inst & other banks accept.....		5,183,903			4,344,813			4,724,270			894,767			647,113		
Loans to foreign govts and inst.....		340,701			191,489			244,243			423,652			366,604		
Loans to individuals.....		30,605,329			19,082,411			18,380,004			16,109,291			1,372,040		
Agricultural loans.....		0			0			0			0			491,343		
Other foreign loans.....		9,661,022			2,135,033			3,659,361			4,695,142			2,839,471		
Lease financing receivables.....		834,744			585,505			229,705			6,652,262			6,440,469		
Debt securities.....		2,333,321			4,014,791			1,511,301			2,305,523			3,760,139		
Interest-bearing bank balances.....		18,477,468			6,075,472			5,855,151			7,301,958			6,700,309		
Total selected foreign assets.....		107,997,841			67,160,036			60,835,111			59,206,040			45,840,760		
Total foreign deposits.....		81,404,597			92,014,053			117,723,600			94,054,296			70,927,899		
Interest-bearing deposits.....		75,960,041			87,834,444			113,847,330			88,582,233			63,581,096		
Non-interest-bearing deposits.....		5,444,556			4,179,609			3,876,270			5,472,063			7,346,803		
ANALYSIS RATIOS:	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	
Yield: Foreign loans.....	6.11	3.74	77	8.79	2.72	87	5.36	3	73	5.96	2.66	80	7.68	2.35	86	
Cost: Interest-bearing deposits.....	0.65	0.74	56	2.71	2.20	80	4.60	4.23	60	4.06	4.23	40	2.91	2.79	41	
NET LOSSES AS % OF FOREIGN LNS BY TYPE:																
Real estate loans.....		144.60			79.79			8.22			68.14			0.10	28.10	28
Commercial and industrial loans.....		1.67	1.50	58	0.58	0.49	69	0.01	2.70	16	0.04	0.22	30		10.52	
Foreign governments and inst.....		0.05	0.00	87	0.01	0.05	83	0.00	-0.24	25	0.03	-0.13	93	0.00	0.00	85
GROWTH RATES:																
Net loans and leases.....		52.77	-5.28	88	6.73	22.07	51	7.80	126.76	57	40.19	148.72	70	14.26	16.59	59
Total selected assets.....		60.81	-1.30	88	10.40	3.60	63	2.75	126.31	46	29.16	67.29	67	11.14	16.60	66
Deposits.....		-11.53	-10.80	53	-21.84	-10.81	43	25.17	41.77	51	32.61	33.71	64	19.26	18.44	62

Servicing, Securitization and Asset Sale Activities—Part 1

	12/31/2009	09/30/2009	06/30/2009	03/31/2009	12/31/2008	Percent Change 1-qtr	1-yr
ACTIVITY: (\$000)							
Securitization activities	647,775,525	669,094,254	698,567,335	723,115,783	972,037,261	-3.19	-33.36
1-4 family residential loans	478,072,851	491,719,177	513,325,223	530,517,692	793,997,492	-2.78	-39.79
Home equity lines	17,918,468	19,049,021	20,057,164	21,087,265	22,061,642	-5.93	-18.78
Credit card receivables	89,715,859	94,327,727	100,437,634	105,392,414	100,960,027	-4.89	-11.14
Auto loans	2,655,717	3,471,251	4,129,146	4,900,722	5,385,319	-23.49	-50.69
Commercial and industrial loans	3,443,050	3,455,994	3,140,387	3,305,942	0	-0.37	
All other loans and leases	55,969,580	57,071,084	57,477,781	57,911,748	49,632,781	-1.93	12.77
Retained interest-only strips	0	1,986	11,883	39,648	74,342	-100	-100
1-4 family residential loans	0	0	0	0	0	0	
Home equity lines	0	0	0	0	0	0	
Credit card receivables	0	1,986	11,883	39,648	74,341	-100	-100
Auto loans	0	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	0	
All other loans and leases	0	0	0	0	1		-100
Retained credit enhancements	15,546,340	15,768,809	15,818,387	15,167,777	5,630,819	-1.41	176.09
1-4 family residential loans	408,798	415,240	373,186	392,985	272,676	-1.55	49.92
Home equity lines	240,738	237,136	238,477	226,011	414,575	1.52	-41.93
Credit card receivables	13,626,841	13,688,877	13,923,790	13,097,572	4,400,340	-0.45	209.68
Auto loans	264,528	343,224	330,379	460,453	467,899	-22.93	-43.46
Commercial and industrial loans	14,608	16,400	15,465	15,226	0	-10.93	
All other loans and leases	990,827	1,067,932	937,090	975,530	75,329	-7.22	1,215.33
Total retained credit exposure	15,546,340	15,770,795	15,830,270	15,207,425	5,705,161	-1.42	172.50
Unused commit to provide liq (servicer adv)	2,329,000	1,778,927	982,455	985,450	950,450	30.92	145.04
Seller's interest in securities & loans	10,813,004	10,362,399	9,752,168	9,974,421	14,873,622	4.35	-27.30
Home equity lines	0	43,873	36,938	30,072	106,199	-100	-100
Credit card receivables	10,798,396	10,302,126	9,699,765	9,929,123	14,767,423	4.82	-26.88
Commercial and industrial loans	14,608	16,400	15,465	15,226	0	-10.93	
Asset-backed commercial paper conduits	46,717,000	47,825,067	58,336,605	65,486,793	63,351,082	-2.32	-26.26
Cr exp from conduits by bank or oth inst	2,287,000	2,427,760	3,244,618	3,625,593	4,320,319	-5.80	-47.06
Liq commit from conduits by bank or oth	44,430,000	45,397,307	55,091,987	61,861,200	59,030,763	-2.13	-24.73

	12/31/2009	09/30/2009	06/30/2009	03/31/2009	12/31/2008
ACTIVITY % OF TOTAL ASSETS:					
Securitization activities	29.12	29.70	30.96	31.12	53.35
1-4 family residential loans	21.49	21.83	22.75	22.83	43.58
Home equity lines	0.81	0.85	0.89	0.91	1.21
Credit card receivables	4.03	4.19	4.45	4.54	5.54
Auto loans	0.12	0.15	0.18	0.21	0.30
Commercial and Industrial loans	0.15	0.15	0.14	0.14	0.00
All other loans and leases	2.52	2.53	2.55	2.49	2.72
Asset-backed commercial paper conduits	2.10	2.12	2.59	2.82	3.48
Cr exp, conduits by bank or oth inst	0.10	0.11	0.14	0.16	0.24
Liq commit, conduits by bank or oth	2	2.02	2.44	2.66	3.24
PERCENT OF TOTAL MANAGED ASSETS (ON-BALANCE-SHEET LOANS + SECURITIZED LOANS):					
1-4 family residential loans	49.94	48.79	49.18	49.28	57.43
Home equity lines	8.45	8.33	8.34	8.12	6.97
Credit card receivables	10	10.08	9.99	9.92	9.43
Auto loans and other consumer loans	4.27	4.22	4.30	4.26	3.40
Commercial and industrial loans	10.51	10.72	11.46	11.26	9.77
All other loans and leases	16.84	17.87	16.72	17.16	13

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2009	09/30/2009	06/30/2009	03/31/2009	12/31/2008	
						Percent Change
						1-qtr
PCT TOT SECURITIZATION ACTIVITIES						
BY TYPE:						
Retained interest-only strips	0.00	0.00	0.00	0.01	0.01	
1-4 family residential loans	0.00	0.00	0.00	0.00	0.00	
Home equity lines	0.00	0.00	0.00	0.00	0.00	
Credit card receivables	0.00	0.00	0.01	0.04	0.07	
Auto loans	0.00	0.00	0.00	0.00	0.00	
Commercial and industrial loans	0.00	0.00	0.00	0.00	0.00	
All other loans and leases	0.00	0.00	0.00	0.00	0.00	
Retained credit enhancements	2.40	2.36	2.26	2.10	0.58	
1-4 family residential loans	0.09	0.08	0.07	0.07	0.03	
Home equity lines	1.34	1.24	1.19	1.07	1.88	
Credit card receivables	15.19	14.51	13.86	12.43	4.36	
Auto loans	9.96	9.89	8	9.40	8.69	
Commercial and industrial loans	0.42	0.47	0.49	0.46		
All other loans and leases	1.77	1.87	1.63	1.68	0.15	
Unused commit to prov liq (servicer adv)	0.36	0.27	0.14	0.14	0.10	
Seller's interest in securities & loans	1.67	1.55	1.40	1.38	1.53	
Home equity lines	0.00	0.23	0.18	0.14	0.48	
Credit card receivables	12.04	10.92	9.66	9.42	14.63	
Commercial and industrial loans	0.42	0.47	0.49	0.46		
PERCENT OF TIER 1 CAPITAL:						
Total retained credit exposure	9.68	8.17	8.29	8.89	4.84	
Retained interest-only strips	0.00	0.00	0.01	0.02	0.06	
Retained credit enhancements	9.68	8.17	8.29	8.87	4.78	
Tot ret cr exp & asset sale credit exp	10.10	8.24	8.37	8.98	4.98	
(^{\$000})	12/31/2009	09/30/2009	06/30/2009	03/31/2009	12/31/2008	Percent Change
						1-qtr 1-yr
30-89 DAYS PD SECURITIZED ASSETS:						
1-4 family residential loans	36,386,679	37,899,588	38,684,356	41,020,998	61,574,411	-3.99 -40.91
Home equity lines	951,305	955,828	988,029	1,160,809	1,562,347	-0.47 -39.11
Credit card receivables	3,049,387	3,448,226	3,485,221	4,139,184	3,658,786	-11.57 -16.66
Auto loans	52,788	76,878	83,496	87,348	80,694	-31.34 -34.58
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases	916,153	903,252	1,530,394	536,505	275,879	1.43 232.09
Total 30-89 days PD securitized assets	41,356,312	43,283,772	44,771,496	46,944,844	67,152,117	-4.45 -38.41
90 DAYS+ PD SECURITIZED ASSETS: (^{\$000})						
1-4 family residential loans	157,821,972	148,678,952	142,912,246	132,958,866	122,261,784	6.15 29.09
Home equity lines	3,821,497	3,920,117	3,913,524	3,886,210	3,429,648	-2.52 11.43
Credit card receivables	3,549,752	3,599,407	4,263,158	4,106,820	3,185,252	-1.38 11.44
Auto loans	4,543	7,484	8,156	7,285	8,728	-39.30 -47.95
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases	1,263,970	1,021,424	1,321,336	772,498	470,007	23.75 168.93
Total 90 days+ PD securitized assets	166,461,734	157,227,384	152,418,420	141,731,679	129,355,419	5.87 28.69
Total past due securitized assets	207,818,046	200,511,156	197,189,916	188,676,523	196,507,536	3.64 5.76
NET LOSSES ON SECURITIZED ASSETS: (^{\$000})						
1-4 family residential loans	4,982,473	4,135,193	3,010,308	1,349,669	395,963	20.49 1,158.32
Home equity lines	3,237	-177	-6,488	3,672	44,319	-92.70
Credit card receivables	11,400,186	8,473,006	5,164,307	2,181,798	6,670,416	34.55 70.91
Auto loans	42,129	47,007	33,605	20,062	43,488	-10.38 -3.13
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases	14,013	11,089	7,251	3,241	12,898	26.37 8.64
Total net losses on securitized assets	16,442,038	12,666,118	8,208,983	3,558,442	7,167,084	29.81 129.41

BHC Name BANK OF AMERICA CORPORATIONRSSD Number 1073757City/State CHARLOTTE, NCFR Dist: 5 Peer: 1FR BHCP
Page 19**Servicing, Securitization and Asset Sale Activities—Part 3**

	12/31/2009	09/30/2009	06/30/2009	03/31/2009	12/31/2008
30-89 DAYS PD SEC ASSETS % OF TYPE:					
1-4 family residential loans	7.61	7.71	7.54	7.73	7.75
Home equity lines	5.31	5.02	4.93	5.50	7.08
Credit card receivables	3.40	3.66	3.47	3.93	3.62
Auto loans.....	1.99	2.21	2.02	1.78	1.50
Commercial and industrial loans.....	0.00	0.00	0.00	0.00	
All other loans and leases.....	1.64	1.58	2.66	0.93	0.56
Total 30-89 days PD securitized assets.....	6.38	6.47	6.41	6.49	6.91
90+ DAYS PD SEC ASSETS % OF TYPE:					
1-4 family residential loans	33.01	30.24	27.84	25.06	15.40
Home equity lines	21.33	20.58	19.51	18.43	15.55
Credit card receivables	3.96	3.82	4.24	3.90	3.15
Auto loans.....	0.17	0.22	0.20	0.15	0.16
Commercial and industrial loans.....	0.00	0.00	0.00	0.00	
All other loans and leases.....	2.26	1.79	2.30	1.33	0.95
Total 90+ days PD securitized assets.....	25.70	23.50	21.82	19.60	13.31
TOTAL PD SEC ASSETS % OF SEC ASSETS	32.08	29.97	28.23	26.09	20.22
NET LOSS ON SEC ASSETS % OF TYPE:					
1-4 family residential loans	1.04	1.12	1.17	1.02	0.05
Home equity lines	0.02	0.00	-0.06	0.07	0.20
Credit card receivables	12.71	11.98	10.28	8.28	6.61
Auto loans.....	1.59	1.81	1.63	1.64	0.81
Commercial and industrial loans.....	0.00	0.00	0.00	0.00	
All other loans and leases.....	0.03	0.03	0.03	0.02	0.03
Total net losses on sec assets.....	2.54	2.52	2.35	1.97	0.74
30-89 DAYS PD MANAGED ASSETS % OF TYPE:					
1-4 family residential loans	6.04	6.23	5.97	6.12	6.68
Home equity lines	2.18	2.12	1.95	2.53	3.05
Credit card receivables	3.33	3.59	3.42	3.80	3.52
Commercial and industrial loans.....	0.77	0.80	0.80	1.18	1.10
All other loans and leases.....	1.23	1.23	1.48	1.41	1.38
Total managed loans PD 30-89 days.....	3.88	3.94	3.85	4.04	4.72
90+ DAYS PD MANAGED ASSETS % OF TYPE:					
1-4 family residential loans	22.10	19.98	18.09	16.36	11.62
Home equity lines	2.96	3.11	3.02	3.05	2.81
Credit card receivables	3.86	3.76	4.21	3.99	3.16
Commercial and industrial loans.....	0.67	0.87	0.93	0.87	0.50
All other loans and leases.....	0.97	0.95	1.11	0.94	0.64
Total managed loans PD 90+ days.....	11.95	10.69	9.91	9.01	7.32
TOTAL PAST DUE MANAGED ASSETS.....	15.82	14.63	13.76	13.04	12.04
NET LOSSES ON MANAGED ASSETS % OF TYPE:					
1-4 family residential loans	1.30	1.40	1.37	1.18	0.21
Home equity lines	4.22	4.24	3.76	3.56	1.85
Credit card receivables	11.93	11.60	10.41	8.75	6.25
Commercial and industrial loans.....	2.96	2.82	2.45	1.99	1.40
All other loans and leases.....	2.86	2.65	2.36	2.04	1.41
NET LOSSES ON MANAGED ASSETS	3.12	3.10	2.81	2.40	1.21

Parent Company Income Statement

	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005	Percent Change	
						1-yr	5-yr
OPERATING INCOME: (\$000)							
Income from bank subsidiaries.....	0	0	0	750,000	750,000		-100
Dividends	0	0	0	750,000	750,000		-100
Interest.....	0	0	0	0	0		-100
Management and service fees.....	0	0	0	0	0		-100
Other income	0	0	0	0	0		
Income from nonbank subsidiaries.....	332,512	2,035,626	1,507,859	1,164,068	747,285	-83.67	-43.02
Dividends	27,012	1,025,564	181,284	110,574	62,696	-97.37	-79.76
Interest.....	305,500	1,010,062	1,325,714	1,052,727	684,589	-69.75	-17.58
Management and service fees.....	0	0	861	767	0		-100
Other income	0	0	0	0	0		
Income from subsidiary BHCs.....	4,973,516	20,820,905	26,207,527	19,671,679	13,051,016	-76.11	-26.93
Dividends	4,100,000	18,177,806	20,615,000	15,200,000	9,650,000	-77.45	-39.71
Interest.....	873,516	2,423,006	3,613,475	2,890,955	1,896,367	-63.95	13,621.58
Management and service fees.....	0	220,093	1,979,052	1,580,724	1,504,649	-100	
Other income	0	0	0	0	0		
Total income from subsidiaries.....	5,306,028	22,856,531	27,715,386	21,585,747	14,548,301	-76.79	-48.77
Securities gains (losses).....	174	-12,030	-162	5,450	-2,782		-99.98
Other operating income.....	7,783,740	731,752	1,338,630	758,781	218,098	963.71	2,413.91
Total operating income.....	13,089,942	23,576,253	29,053,854	22,349,978	14,763,617	-44.48	10.83
OPERATING EXPENSES: (\$000)							
Personnel expenses.....	804,056	124,994	1,015,739	855,101	1,065,670	543.28	-6.62
Interest expense.....	4,737,319	6,817,875	7,834,228	5,798,511	3,842,609	-30.52	64.70
Other expenses.....	3,433,889	1,703,891	2,111,152	2,162,942	1,570,998	101.53	187.20
Provision for loan and lease losses.....	0	0	0	0	0		
Total operating expenses.....	8,975,264	8,646,760	10,961,119	8,816,554	6,479,277	3.80	81.94
Income (loss) before taxes.....	4,114,678	14,929,493	18,092,735	13,533,424	8,284,340	-72.44	-40.18
Applicable income taxes (credit).....	-85,148	-1,793,318	-1,135,706	-1,001,923	-791,112		
Extraordinary items.....	0	0	0	0	0		
Income before undist inc of subs	4,199,826	16,722,811	19,228,441	14,535,347	9,075,452	-74.89	-42.80
Equity in undistributed inc of subs	2,076,178	-12,715,263	-4,246,796	6,597,929	7,389,531		-68.57
Bank subsidiaries.....	0	0	0	1,251,031	0		-100
Nonbank subsidiaries	4,258,936	-1,494,373	249,819	985,370	872,341		642.34
Subsidiary BHCs.....	-2,182,758	-11,220,890	-4,496,615	4,361,528	6,517,190		
Net income (loss).....	6,276,004	4,007,548	14,981,645	21,133,276	16,464,983	56.60	-55
MEMORANDA:							
Bank net income.....	0	0	0	2,001,031	750,000		-100
Nonbank net income.....	4,285,948	-468,809	431,103	1,095,944	935,037		506.05
Subsidiary BHCs' net income	1,917,242	6,956,916	16,118,385	19,561,528	16,167,190	-72.44	-84.07

BHC Name BANK OF AMERICA CORPORATION

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Parent Company Analysis—Part 2

	12/31/2009			12/31/2008			12/31/2007			12/31/2006			12/31/2005			
	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	
PAYOUT RATIOS - PARENT:																
Div paid / Inc before undist inc	115.79	111.42	53	68.93	121.25	28	56.57	71.25	37	66.47	68.73	54	84.66	68.89	70	
Dividends paid / Net income.....	77.49	60.24	74	287.63	67.94	95	72.60	50.51	75	45.72	36.79	57	46.67	39.47	68	
Net income – dividends / Avg equity.....	0.58	-5.95	60	-4.56	-7.62	40	3	3.66	35	8.79	8.58	49	8.80	8.47	51	
PERCENT OF DIVIDENDS PAID:																
Dividends from bank subs	0.00	57.58	23	0.00	73.41	14	0.00	129.55	9	7.76	125.44	20	9.76	138.97	21	
Dividends from nonbank subs	0.56	9.27	55	8.90	5.67	77	1.67	8.12	53	1.14	6.21	50	0.82	11.16	56	
Dividends from subsidiary BHCs	84.31	6.81	90	157.70	12.27	96	189.54	16.03	93	157.33	17.75	92	125.59	21.35	89	
Dividends from all subsidiaries	84.87	91.53	53	166.60	114.66	82	191.20	194.05	66	166.23	175.07	49	136.17	197.28	46	
PAYOUT RATIOS - SUBSIDIARIES:																
PERCENT OF BANK NET INCOME:																
Dividends from bank subs.....		56.21			78.98			86.39		37.48	66.52	27	100	59.78	90	
Interest income from bank subs.....		2.82			5.30			4.07		0.00	3.07	10	0.00	2.56	9	
Mgt & service fees from bank subs.....		17.41			5.52			4.86		0.00	3.62	30	0.00	3.56	32	
Other income from bank subs.....		0.52			0.06			0.04		0.00	0.01	47	0.00	0.27	43	
Operating income from bank subs		81.59			110.41			104.62		37.48	76.68	20	100	68.32	82	
PERCENT OF NONBANK NET INCOME:																
Dividends from nonbank subs.....	0.63	53.46	29		60.27			42.05	80.92	42	10.09	55.89	33	6.71	47.31	35
Interest income from nonbank subs.....	7.13	26.24	58		13.52			307.52	60.61	90	96.06	30.14	88	73.22	24.40	90
Mgt & serv fees from nonbank subs	0.00	1.32	41		4.20			0.20	2.56	69	0.07	3.76	70	0.00	2.75	34
Other income from nonbank subs.....	0.00	0.50	43		0.01			0.00	0.03	45	0.00	0.02	46	0.00	0.01	48
Operating inc from nonbank subs	7.76	100.48	26		85.61			349.77	188.18	84	106.22	109.39	61	79.92	101.72	54
PERCENT OF SUB BHCs' NET INCOME:																
Dividends from subsidiary BHCs	213.85	52.02	85	261.29	134.04	85	127.90	38.68	90	77.70	46.80	72	59.69	48.92	48	
Interest inc from subsidiary BHCs.....	45.56	4.81	92	34.83	20.51	78	22.42	8.74	76	14.78	4.08	81	11.73	4.48	81	
Mgt & serv fees from sub BHCs.....	0.00	1.99	35	3.16	3.96	78	12.28	1.78	85	8.08	0.44	90	9.31	3.17	81	
Other income from subsidiary BHCs.....	0.00	0.00	50	0.00	0.00	50	0.00	0.00	50	0.00	0.00	47	0.00	0.00	50	
Operating income from sub BHCs	259.41	58.82	92	299.28	158.51	85	162.59	54.91	95	100.56	54.75	86	80.73	60.70	59	
DEPENDENCE ON SUBSIDIARIES:																
PERCENT OF TOTAL OPERATING INCOME:																
Dividends from bank subsidiaries	0.00	30.96	25	0.00	47.12	19	0.00	57.87	10	3.36	57.66	23	5.08	55.37	25	
Interest income from bank subs.....	0.00	5.45	17	0.00	5.47	19	0.00	2.70	15	0.00	2.76	12	0.00	2.40	11	
Mgt & serv fees from bank subs	0.00	6.89	35	0.00	4.11	35	0.00	2.72	35	0.00	3.23	33	0.00	2.62	34	
Other income from bank subs.....	0.00	0.03	48	0.00	0.08	46	0.00	0.01	46	0.00	0.00	47	0.00	0.02	44	
Operating income from bank subs	0.00	51.70	12	0.00	66.85	12	0.00	69.02	7	3.36	67.12	14	5.08	64.11	18	
Dividends from nonbank subs.....	0.21	6.93	52	4.35	5.44	70	0.62	3.79	50	0.49	3	55	0.42	4.35	58	
Interest income from nonbank subs.....	2.33	5.35	67	4.28	2.43	81	4.56	1.80	81	4.71	1.87	81	4.64	1.51	85	
Mgt & serv fees from nonbank subs	0.00	0.10	40	0.00	0.09	38	0.00	0.07	74	0.00	0.09	76	0.00	0.12	37	
Other income from nonbank subs.....	0.00	0.00	46	0.00	0.00	47	0.00	0.00	46	0.00	0.00	46	0.00	0.00	47	
Operating inc from nonbank subs	2.54	15.34	48	8.63	10.23	71	5.19	6.46	57	5.21	5.90	63	5.06	7.27	64	
Dividends from subsidiary BHCs	31.32	3.46	90	77.10	9.68	90	70.95	9.19	87	68.01	11.45	86	65.36	12.67	87	
Interest income from subsidiary BHCs.....	6.67	0.77	89	10.28	0.88	91	12.44	0.58	93	12.93	0.33	95	12.84	0.42	95	
Mgt & serv fees from sub BHCs.....	0.00	0.01	47	0.93	0.03	94	6.81	0.00	96	7.07	0.01	97	10.19	0.06	95	
Other income from subsidiary BHCs.....	0.00	0.00	49	0.00	0.00	49	0.00	0.00	50	0.00	0.00	49	0.00	0.00	50	
Operating income from sub BHCs	37.99	6.56	89	88.31	13.61	88	90.20	12.75	86	88.02	13.21	86	88.40	14.69	87	
Loans and adv from subs / St debt	94.09	567.45	39	44.39	304.69	21	37.37	1,079.59	23	45.10	459.84	24	50	487.31	23	
Loans and adv from subs / Total debt.....	15.29	125.33	26	10.88	83.42	19	11.01	124.27	20	13.13	135.19	24	12.76	138.66	26	